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*They're at it Again ...*

## Fake App Highlights Real Problem of Lawsuit Abuse

Despite numerous studies, charts, graphs and personal testimonies, communicating the devastating impact frivolous lawsuits have on our society typically falls on deaf ears. So the Lawsuit Reform Alliance of New York decided to spread the word through a rather

## 1. Reduce Practice Risk with NEW Online Learning Activities for 2014

If you're looking for a definitive list of liability risks that physicians face, good luck. These issues evolve, change and transform with the times. Luckily, ISMIE's risk management activities keep you a head of the curve, so check the vast stable of courses newly available for 2014. Here's a sampling:

- [Advance Care Planning and End-of-Life Issues](#)
- [ER/LA Opioid REMS: Achieving Safe Use While Improving Patient Care](#)
- [Mid-Level Providers: What You Need to Know](#)
- [Pressure Ulcers: Exploring Risk Issues](#)

See what else is [new in risk management for 2014](#) or browse the [full list of online courses](#). CME is offered, and there's no charge for policyholders, who also can earn a 1% premium discount upon completion of each course.

unconventional method.

The Alliance designed the [Frivolous Lawsuit Generator](#), an online game that allows players to create their very own (fake) frivolous lawsuit. While these are not real, many lawsuits just like these are filed in the U.S. every year and cost taxpayers millions. The goal of the app is to generate more awareness about just how ridiculous some lawsuits can be.

While this app may be tongue-in-cheek, there's nothing funny about lawsuit abuse. Let's hope it "generates" more discussion on this crippling problem.

### Latest "Lesson" Now Online

"Lessons from the Field" is a learning tool that features a specific case study along with related quizzes, resources and tips on a number of timely issues. The latest topic: **Standing Orders and Illinois Law**.

What is the risk associated with the use of standing orders? For example, if a physician isn't aware of the standing orders at a hospital where his or her patient is admitted, the physician may fail to follow-up on the ordered test. In fact, this is an all too frequent cause of medical liability claims alleging delay in diagnosis.

[View the "Lesson" today](#). In case you missed the previous installments of "Lessons from the Field," please note they're [archived on our website](#).

Questions? Please contact the Risk Management Division at 800-782-4767 ext. 3300 or [by email](#).

## 2. Pssst: Our Coverage is Not Just for Docs

Take time this week to assess coverage needs for your office employees - many of them such as clerical employees, nurses (other than advanced practice nurses), technicians and medical assistants are covered by your ISMIE Mutual policy - **at no additional charge**.

Coverage for allied health personnel

requires a separate premium charge and a completed [application for coverage](#).

ISMIE offers coverage on a shared or separate limit basis for the following allied health personnel: surgical assistants, physician assistants, dialysis technicians, psychotherapists, social workers, psychologists, orthopedic technicians/nurses and OB nurses, certified nurse practitioners, certified clinical nurse specialists, certified nurse-midwives and certified registered nurse anesthetists.

On a separate limit basis, coverage is available to chiropractors, dentists, optometrists, podiatrists and pharmacists.

If you employ allied health professionals in these categories and would like more information, we'd be pleased to hear from you. Please send an [email](#) to the Underwriting Division or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also want to contact him or her.

### **3. Experienced Professionals Lead Your Claims Defense**

ISMIE's commitment to a vigorous defense of medical liability claims is second to none, and we believe a team approach is the best plan of action.

In the event of a claim, your defense strategy will include the following:

- **ISMIE professional liability analyst** - Your assigned analyst will contact you as soon as possible, most often within 24 hours or the next business day after your notification to us of a potential claim or lawsuit. Throughout your claim, your analyst will explain the process, gather information, coordinate the defense with your retained counsel and support you throughout the litigation.
- **Defense counsel** - Your ISMIE-appointed defense counsel is a legal expert in defending medical liability actions. We will work with you to identify the best defense attorney for your specific case, make certain there is continual communication and keep you involved in your defense as the litigation progresses.
- **Physician Review Committee (PRC)** - ISMIE's Physician Review Committee brings hands-on physician management to the review of claims and lawsuits. Comprised of practicing physicians in various specialties, PRC provides expert input to ensure claims and lawsuits are evaluated and concluded in the best interests of our policyholders.

If you have any questions or need to

report a claim or lawsuit, contact the  
Claims Division at 800-782-4767 or  
[via email](#).

Let us know how we can make **ISMIE-news** more useful to you.  
Please send your comments to [e-news@ismie.com](mailto:e-news@ismie.com).