

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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ISMIE
Mutual Insurance Company
The Physician-First Service Insurer®



They're at it Again ...

More Dispatches from Planet Lawsuit

When the Mars Opportunity rover, an SUV-sized vehicle currently traversing the Martian surface, beamed back photos of a mysterious object in its path, the scientific community understandably clamored for

1. Don't Risk Legal Hot Water over Physician Profile

The Illinois Department of Financial and Professional Regulation (IDFPR) will not renew your medical license if you have not completed your online profile, which is required by Illinois law.

As you may recall, physician online profiles were reinstated in Illinois during August 2011 as part of the [Patients' Right to Know Act](#).

With renewal season just around the corner, now is the time to act. Be sure to determine if you are in compliance:

- If you are unsure whether you completed the profile, [click on this link](#) and **enter your name** in the search fields (*do not populate all of the information - the "Profile Search" will have a better chance of "matching" you with your profile if you only enter your name*).
- **If your profile appears**, you are in compliance. No further

more information.

Could it finally be proof of alien life? Not so fast. After a thorough investigation, NASA found the object just to be a normal piece of Martian rock that was kicked up by the wheels of the rover.

However, one man was not so convinced. He [filed a lawsuit](#) against NASA, saying the agency failed in their duty to investigate the rock fully and that it's actually a "mushroom like fungus."

So NASA spends billions to send a rover to Mars and is sued for failing to investigate potential alien life? Seems like the courts have been "abducted" yet again by frivolous lawsuits!

action is required. However, this would be a good time to take a quick look to ensure that the information is still accurate.

- **If your profile does not appear or indicates that it has not been verified**, you are not in compliance and need to [complete your profile here](#).

Questions? As always, ISMIE staff are standing by to assist. Please contact Audrey Vanagunas at 800-782-4767, ext. 2465; or [send an email](#).

2. Keep Pace with ISMIE's Shared Limit Corporate Coverage

Whether by mergers, consolidations or new affiliations, there's no doubt that the models of medical practice are becoming more complex.

That's why ISMIE offers a **shared limit corporate coverage option** that will reduce the cost of insuring your entity under the clinic option.

With this affordable policy option:

- Your corporate entity can share in the limit of one employed physician when both are named as co-defendants in the same claim.
- The premium is reduced from

25% to 5% of the underlying physician premium.

- The entity is provided a separate limit of liability in two limited circumstances, which are advantageous to the corporate entity when there are 1) independent or direct allegations against the entity; or 2) allegations of vicarious liability for certain departed physicians or other employed staff.

For more details about shared limit corporate coverage, [email](#) the Underwriting Division or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

3. Learn About Liability Issues Surrounding Illinois' Nursing Laws

The growing role of nurses in direct patient care calls for a complete understanding of the affect their actions could have on your medical liability.

So dive into this topic with our webinar, [Illinois Nursing Laws: What You Need to Know](#), taking place **March 13 at noon**. In addition to an overview of how nurse-related liability is determined, the program will cover:

- Information about the different

nursing licenses that can be obtained in Illinois and what the scope of practice is for each type of nurse.

- Which activities can be delegated to nurses and what Illinois law may require before such delegation occurs.
- What HIPAA confidentiality is and the obligations nursing staff have under this federal law.

There's no cost for ISMIE policyholders and their staff; physicians are eligible to earn a 1% premium discount and CME. All you need is a computer, an Internet connection and a telephone. [Sign up today.](#)

The Illinois State Medical Society designates this live activity for a maximum of *1 AMA PRA Category 1 Credit*[™]. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

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