

# ISMIE-news



Your Source for News on Medical Liability and Managing Risk

February 4, 2014

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*They're at it Again ...*

**Little League Coach Sues  
14-year-old Player for  
\$500,000**

A California little leaguer threw his helmet in the air in celebration while rounding the bases after making a game-winning hit. Unfortunately, the

## 1. Begin Your Practice Assessment Journey Today

Start February on the right path by signing up for a **Practice Assessment**, an on-site independent evaluation of your practice's medical liability risk. The assessment is available to policyholders who have been with ISMIE for six months or more.

Learn how to [prepare for an assessment](#), and be sure to [request one](#) by **April 1** in order to guarantee your practice will be assessed in 2014.

Requests received after April 1 will be accommodated on a rolling basis as availability allows. Policyholders found to be in substantial compliance with ISMIE's risk management principles can earn a 5% premium discount for two policy years.

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

## 2. Guidelines for 2014 Medical Records Now Available

Along with arctic temperatures and

helmet landed on the ankle of the opposing team's coach.

But, instead of initiating a friendly chat with the young man about baseball safety and ethics, [the coach sued him for \\$500,000](#), subjecting a little leaguer to, sadly, another one of "America's pastimes" ... lawsuits.

record snowfall, 2014 has brought new medical record regulations for Illinois physicians. Learn the impact they'll have on your practice with the following guidelines, created in partnership with the Illinois State Medical Society:

- The 2014 [Medical Record Quick Guide](#), a handy, one-page reference guide to medical record fees and retention.
- ISMS' medical legal guideline, [Medical Record Fees Under HIPAA and Illinois Law](#), complete with a "HIPAA Copying Charge Calculation Sheet" and a "Patient Copying Charge Notification Sheet."
- [A Physician's Guide to Medical Record Access and Retention](#) helps physicians to be compliant with the law pertaining to medical record access and retention. This comprehensive brochure also offers guidelines for risk management principles concerning medical record documentation.\*

\* While the content of the brochure is educational and informational, it is not intended to serve as legal advice.

Questions? Please call 800-782-4767 ext. 3004 or [send an email](#).

### 3. Look Into Prior Acts

## Coverage for That New Hire

Prior acts or "nose" coverage allows physicians who meet certain underwriting criteria to obtain ISMIE coverage without purchasing a reporting endorsement (tail coverage) from their prior insurer.

If you're planning to hire a new physician for your practice, this coverage could help the process go more smoothly. Your preferred job candidate will appreciate knowing that prior acts coverage with ISMIE is typically less expensive than tail coverage obtained through a previous insurer. The coverage protects physicians for any patient treatment rendered under a previous policy with another insurer that is reported as a claim or suit after that policy terminates.

Please note this coverage is subject to ISMIE underwriting approval.

For more information, contact the Underwriting Division at 800-782-4767 or [by email](#). If you utilize an insurance broker, you may also wish to contact him or her.

## 4. Medicine is Transitioning - Are You Ready?

Illinois physicians face a throng of new developments affecting the day-to-day practice of medicine.

Our advice? Keep up by "Keeping

Pace."

That is, attend [Keeping Pace: Strategies for Medical Practice in 2014 and Beyond](#), a live seminar hosted by the Illinois State Medical Society. You'll learn about emerging reimbursement structures and the related effects on care coordination and physician payment, how electronic health record systems can work to improve quality and efficiency in health care and much more.

Dates, times and locations:

- **February 28 - 7 a.m. to 1:30 p.m.; Oak Brook**
- **March 12 - 7 a.m. to 1:30 p.m.; Springfield**

[Register online](#) today or [fax this registration form](#). Illinois State Medical Society members will receive a discount.

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).