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They're at it Again ...

Stop Me If You've Heard This One Before

Reruns, remakes, and karaoke - seems like nothing is original these days ... not even the lawsuits.

Last week, a plaintiff [filed suit](#) against McDonald's, claiming the

1. Cyber Liability: How ISMIE Keeps Your Practice Locked Down

Already this year, cyber-liability has been, um, the *target* of substantial public scrutiny. But rest assured: Cyber-liability protection is a feature of your policy at no additional cost (subject to a deductible) and covers the following threats and more:

- Unauthorized disclosure of patient health information and patient identifiers.
- Failure of computer security to prevent a system breach.
- Regulatory actions by the government arising out of unauthorized disclosure and/or computer security breaches.
- If your practice is forced to close due to a computer security breach.

Be familiar with the additional [particulars of this coverage](#), and remember that time is of the essence when reporting a cyber-liability claim.

If you become aware of a breach, contact the ISMIE Claims Division at 800-782-4767. If you utilize an insurance broker, you may also wish

lid on her coffee was "negligently, carelessly and improperly" placed. This resulted in the hot beverage spilling and allegedly injuring her person. However, the suit was filed nearly *one year* after the incident and does not describe *any* of the plaintiff's injuries or subsequent medical needs.

If this all seems familiar, it's because it is: A nearly identical lawsuit [was brought against McDonald's 20 years ago](#).

Whether it's just a coincidence or a case of creative inspiration ... we'll let you decide.

to contact him or her.

2. Avoid the Pinch of Increasing Postage - Pay Your Premium Online

Beginning January 26, the U.S. Postal Service will charge [higher postage rates](#) on all letters and packages. So avoid being nicked-and-dimed over this price hike by paying your premiums online.

Your balance is updated, accepted and applied to your account in just a few clicks - with no added fee.

Complete the whole process in three easy steps:

1. Log in to www.ismie.com.
2. Click on "Pay Your Premium" on the right side of the screen.
3. Follow the ensuing directions.

Join hundreds of physicians already enjoying the convenience of online payments. Please direct questions about online payments to the Underwriting Division at 800-782-4767 ext. 3350 or by [email](#).

3. State Snapshot: Medical Liability Reform

Each new year brings new optimism that legislative progress will ease the stress physicians face every day over medical liability.

The Physician Insurers Association of America's state-by-state [report](#) offers these fast facts.

- Twenty-nine states have instituted a cap on non-economic or economic damages.
- Sixteen states have laws that limit contingent attorney fees; in other states, the matter involves judicial review.
- Thirty-one states have rules involving periodic payment of future damages.

Additionally, according to a [report](#) published by the Robert Wood Johnson Foundation, states with damage caps have reduced their average payouts by 20 - 30 percent and slowed rising physician premium costs.

Here's to continuing the push for medical liability reforms in 2014!

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