

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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They're at it Again ...

2013 Year in Review

End-of year list making - whether ranking movies, athletes or music - defines the year that was and sets future benchmarks for success or failure. The same goes when ranking the year in legal fairness. However, expect more wincing, sighing and fist pounding.

Take these two lists just released - the U.S. Chamber of Commerce's [top 10 frivolous](#)

1. Start 2014 with these "Risk Tip Resolutions"

Your medical practice has a New Year's resolution of its own. It wants to reduce liability and minimize risk.

You can help to reach this goal by doing the following:

Ensure that your current address is on file with IDFPR

The Illinois Department of Financial and Professional Regulation (IDFPR) requires that you notify them of any address change, so you'll want to be certain that your information is up-to-date. This is essential as it will ensure your licensure renewals and other important information from IDFPR arrive safely to your correct address. Update your address on the [IDFPR website](#).

Advise ISMIE Mutual of any changes to your practice

Practice changes may impact your ISMIE policy.

First, your basic policyholder contact information (address, phone, email) can now be updated online - simply

[lawsuits of the year](#) and the annual [Judicial Hellholes list](#) both paint a scary picture of our legal system.

While the most frivolous lawsuits of 2013 list includes such lunacy as a man suing Subway© over a foot long sandwich being an inch short, the latest Judicial Hellhole report again points out a more local problem: Illinois' Madison and St. Clair counties combined are designated as one of the top five "judicial hellholes" in the nation.

Frivolous lawsuits and "judicial hellholes" take a collective toll on the economy and our legal system. Here's to increasing legal fairness in 2014!

[log in](#), click on "Policyholder Information" and amend as necessary.

Second, if any of the following substantial changes should occur in your practice, fill out a [change request form](#) and fax it to 312-782-2023 immediately. Please note: You can also update your basic contact info via this form.

- Changes to your practice time or patient volume (full-time, part-time, retired).
- Changes in practice relationships (partners, shareholders, employees or allied health personnel).
- Additions or deletions to your hospital affiliation.
- Your desire to change your policy limits of liability.
- The decision to add or drop medical practice activities (such as a nursing home practice, medical director or advisor position of a medical or day spa, or practice as a hospitalist).
- The deletion or any additional procedures to your practice (especially procedures not typically performed by physicians practicing within your trained medical specialty).

Have a follow-up system in place for test results

Improper test follow-up is one of the major contributors to unsafe patient

care and increased liability risk.

Lock down a follow-up system that notes the time and date of these key actions: when the test was ordered, when the results were received and reviewed by the physician, and when the results were communicated to the patient.

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

2. New Illinois Gun Law in Effect, What Docs Need to Know

The [Firearm Concealed Carry Act](#) allows licensed individuals to carry firearms concealed or partially concealed on their person or in their vehicles.

Here's how this new law will affect you.

Physicians and others must report patients who they determine in their professional opinion present a "clear and present danger" to themselves or others OR are "developmental disabled" or "intellectually disabled."

For more specifics on reporting, visit the [Illinois Department of Human Services](#) website.

