

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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They're at it Again ...

Snoozing Baseball Fan Shown on TV Files Lawsuit

Sounds like the man who was caught by television cameras sleeping during a baseball game at Yankee Stadium has woken up: He [filed a \\$10 million defamation lawsuit](#) against the team, the announcers and the

Licensure Renewal Deadline Just Two Weeks Away

If you haven't already, it's time to renew both your medical and controlled substance licenses. Call ISMIE for fast assistance and to avoid a credit card convenience fee. Simply dial **800-632-7478** during regular business hours.

Before you call us, have ready the PIN noted on the postcard mailed from the Illinois Department of Financial and Professional Regulation or your medical license number, Social Security Number and date of birth.

The cost to renew a three-year medical license is \$690. Controlled substance licenses, at a cost of \$15 per location, should also be renewed at this time.

The deadline to renew is **July 31**. If you have general questions about license renewal, please contact Audrey Vanagunas, 800-782-4767 ext. 2465, or [send an email](#).

1. Curbside Consults: Learning Moment or

network airing the game.

The man claims that the announcers' commentary while he was being shown catching some zzz's caused "substantial injury" to his "character and reputation" as well as "mental anguish, loss of future income and loss of earning capacity."

While the announcers *did* acknowledge lightheartedly that the man was sleeping, the specific disparaging comments mentioned in the lawsuit weren't uttered on the broadcast ... but came from the comments section of subsequent Internet news articles on the incident.

Unlucky for the man and his lawyer, you can't sue the broadcasters for comments they never actually said. But you *can* control what you do in public setting such as Yankee Stadium, where cameras are omnipresent.

Let's hope the presiding umpire ... err judge ... calls this lawsuit what it is: a legal strikeout!

Potential Liability?

Phrases like "Can I run something by you?" are commonplace between physicians in a medical practice or hospital setting. However, the practice of offering a professional opinion on limited information, without physically examining the patient, can open you up to increased liability.

Check out the latest "Lesson from the Field:" [Curbside Consults: Learning Moment - or Liability?](#) illustrating a case study on what you need to know before offering informal consultations to your colleagues.

Take the "Lesson" today and discover:

- The line between informal and formal consultations.
- The situations in which asking, or being asked, for advice about a patient's diagnosis or treatment **is not** an informal consultation.
- The importance of keeping a written record of informal consultation.

In case you missed the previous installments of "Lessons from the Field," please note they're [archived on our website](#). Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or [by email](#).

2. Watch Your Bottom Line with Premium Financing

Option

For a growing or evolving medical practice, lump sum premium payments can be a financial burden.

Let ISMIE help.

We've secured each policyholder a special low interest rate of 2.99 percent with First Insurance Funding Corp., a dependable premium financing enterprise.

Start with a low initial payment - just 8 percent of the total premium - and then pay off the remainder in 11 equal monthly installments.

Learn more about this flexible premium financing program by calling ISMIE's Underwriting Division at 800-782-4767 ext. 3350 or [send an email](#). If you utilize an insurance broker, you may also wish to contact him or her.

3. Start Planning Your Path to Premium Discounts Now

It's been said that procrastination is best put off until tomorrow, so why not complete your Risk Management coursework today and avoid an end-of-year rush to earn a premium discount?

To check how much credit you have already earned this year, have your username and password handy and [log in](#) to our website. If you don't have your username and password, [email us](#)

or call 888-476-7776, or fax [this form](#) to 312-782-2023.

Please [email](#) the Risk Management division with any questions regarding coursework or give them a call at 800-782-4767, ext. 3300.

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