

# ISMIE-news



**Your Source for News on Medical Liability and Managing Risk**

**March 11, 2014**

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## **Medical Liability Reform: The 64 Billion Dollar Question**

According to the Congressional Budget Office, reforming the medical liability system in the U.S. would cut health care spending by \$64 billion over the next 10 years.

So the \$64 billion dollar question is: Will lawmakers ever fix this broken system?

## **1. Score Big with ISMIE's March Education "Madness"**

Make a "fast break" toward reducing practice risk, earning CME and securing a premium discount with this month's learning opportunities.

First up is [Illinois Nursing Laws: What You Need to Know](#), a webinar taking place **March 13 at noon**. The program will cover, among other topics, how medical liability involving nurses is determined, its impact on physicians, which activities can be delegated to nurses and what Illinois law may require before such delegation occurs.

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](#).

### **Halftime. Now make your "play" toward a successful practice assessment**

Ensure your practice assessment is a "slam dunk" and sign up for [Preparing for your Practice Assessment](#), taking place on **March 18 from 9 - 11:30 a.m. in Oak Brook**.

This live program will prepare you for what to expect during an assessment and give

[The answer is that some lawmakers, one of them a physician, are doing their part.](#)

The bipartisan [Saving Lives, Saving Costs Act](#), recently introduced by Congressmen Ami Bera, MD, (D-CA) and Andy Barr (R-KY), calls for new, evidence-based guidelines developed by physicians to determine medical liability cases. This change, the lawmakers say, will reduce the practice of excessive defensive medicine and lower the spending associated with it.

Kudos to Reps. Bera and Barr for introducing this bill to protect the medical community from frivolous lawsuits and skyrocketing legal costs!

you an edge toward earning the two-year, 5% premium discount for completing a successful practice assessment.

The assessment is not only for office-based clinicians, but also for radiologists, anesthesiologists, pathologists, emergency care specialists, specialists who only see patients in hospitals, and specialists who only see patients in nursing home/long-term care settings.

Breakfast will be served; both policyholders and staff are encouraged to attend. [Register here.](#)

Also, don't forget to [request your practice assessment](#) by our priority deadline of **April 1** to guarantee your practice will be assessed in 2014. Requests received after April 1 will be accommodated on a rolling basis as availability allows. [More details.](#)

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

## 2. Cyber Attacks on the Rise: How ISMIE Secures Your Practice

Last year saw a [32 percent increase](#) in recorded cyber-attacks, and 2014 has already had its share of [high profile data breaches.](#)

But ISMIE policyholders can rest assured: Cyber-liability protection is a feature of your policy at no additional cost (subject to a deductible) and covers:

- 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 or [send an email](#). If you utilize an insurance broker, you may also wish to contact him or her.

### **3. Questions about HIPAA Compliance? Start Here**

As a physician in 2014, there's no doubt you do at least some work electronically and online. Therefore, even if that "work" is just sending an email about a claim, you need to be up to speed on all HIPAA privacy and security requirements.

[ISMIE policyholders have access to this valuable document](#), which outlines model policies and procedures of several crucial privacy and security concerns related to HIPAA. Also in the document, take advantage of the HIPAA Privacy and Security Readiness Checklist to guide your practice's compliance.

If you have questions about HIPAA, contact  
ISMIE's Department of Legal Services at  
800-782-4767 or [by email](#).

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).