



March 25, 2014

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They're at it Again ...

Lawyers Find Internet Fertile Ground for Potential Clients

For certain plaintiff lawyers, corporate admission of a defective product can be like Christmas morning. Law firms have been known to go on buying sprees purchasing Internet domain names (think

1. Final Countdown to Schedule a 2014 Practice Assessment

Completing a practice assessment can help reduce your practice liability and provide you a two year, 5% premium discount, but hurry and [request one today](#) as only **seven days remain** to guarantee your practice will receive an assessment in 2014.

With your appointment set, the next step is preparation. View our guidelines and materials for either [a general office-based assessment](#) or for one of the following specialties, if applicable:

- [Radiologists](#)
- [Anesthesiologists](#)
- [Pathologists](#)
- [Emergency care specialists](#)
- [Specialists who only see patients in nursing home/long term care settings](#), such as attending physicians, psychiatrists, etc.
- [Specialists who only see patients in hospitals](#), such as hospitalists, neonatologists, intensivists, critical care specialists, etc.

CashForLawsuits.com) and use social media to recruit potential clients for massive class action lawsuits.

Could legitimate lawsuits stem from such announcements?
Absolutely. But because plaintiff lawyers get a percentage of the money they recover (unlike corporate attorneys or litigators), the ensuing frenzy that surrounds such an announcement makes their approach more "outside sales" than fair legal representation.

Excessive lawsuit recruiting - via the latest technology or otherwise - has no place in judicial fairness!

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

No lunch plans this Friday? We've got you covered.

Another way to reduce practice risk is through our webinars. On tap for this week:

[Best Practices for Breach Preparedness and Breach Response](#), on **March 28, from noon to 1 p.m.** You'll learn what to do if your practice experiences a security breach resulting from a compromised electronic communication and how to develop protocols both for preventing and dealing with such a breach.

So grab your lunch on the 28th and log on for this valuable learning activity.

2. Time for Your Medical Practice "Spring Cleaning"

It's a tradition in countless cultures: scrubbing away the dirt and dust accumulated over a long winter. Why not apply a similar approach to your medical practice this spring and "wipe up" any lingering issues that could impact your policy?

First, please send us any updates to your practice. While your basic policyholder contact information (address, phone, email) can be updated on the [ISMIE homepage](#), under "Review Your Policy

Information," more substantial developments require filling out a [change request form](#) and faxing it to 312-782-2023. Here's a list of what necessitates the 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).

Please note: You can also update your basic contact info via this form.

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.

Medical licenses expire July 31, 2014

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](#).

Questions? As always, ISMIE is standing by to assist you. Please contact Audrey Vanagunas at 800-782-4767, ext. 2465; or [send an email](#). If you need tech assistance for the IDFPR website, contact them [via email](#).

3. ISMIE Provides Protection from Medicare/Medicaid Billing Errors

The cost of responding to a Medicare investigation (including Medicaid) can strain your practice resources. That's why your policy provides reimbursement for reasonable legal expenses incurred.

- The coverage provides a policyholder up to \$30,000 reimbursement of legal expenses for any one Medicare investigation (including Medicaid), after first meeting a

\$1,000 deductible.

- For clinic policies comprised of five or more policyholders, a maximum reimbursement of \$150,000 applies to all Medicare investigations (including Medicaid) during a policy period.

Note that the coverage does not apply to routine Medicare or Medicaid audits and is only available to current ISMIE policyholders.

For more information on this policy benefit, contact the Underwriting Division via email or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

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Please send your comments to e-news@ismie.com.