

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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They're at it Again ...

Is this Fast Food Faux Pas Worth \$1.5 Million?

When given only a single napkin with his McDonald's order, a California man did the only *sensible* thing.

[He filed a lawsuit.](#)

1. New Webinar Covers Illinois Law, HIPAA Regs Pertaining to Nurses

Mitigate practice risk in your medical office with ISMIE Mutual's newest webinar, [Illinois Nursing Laws: What You Need to Know](#), taking place **March 13 at noon**. The learning activity will cover:

- How medical liability is determined and the impact to physicians.
- The different nursing licenses that can be obtained in Illinois and the scope of practice for each type of nurse.
- Which activities can be delegated to nurses and what Illinois law may require before such delegation occurs.
- HIPAA confidentiality and the obligations nursing staff have under this federal law.

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.](#)

Claiming "undue mental anguish" and lost work time due to his napkin shortage, the man is asking for \$1.5 million. Now *that's* an expensive napkin.

Sarcasm aside, the culture of knee jerk, woe-is-me lawsuits is no laughing matter. These actions clog the courts and put taxpayers on the hook.

Let's hope this lawsuit is crumpled up and tossed in the trash immediately.

The Illinois State Medical Society designates this live activity for a maximum of 1 *AMA PRA Category I Credit*[™]. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

If you have questions, please contact the Risk Management Division at 800-782-4767 ext. 3300 or [by email](#).

2. With ISMIE, Reduced Rates Bookend Your Career

Did you know that from your first position in medicine until hanging up that proverbial white coat, we've got you covered? Here's how:

- For newly practicing doctors, ISMIE offers reduced rates for your first four years of practice if you are insured with us from the start of entering practice.
- ISMIE also offers special coverage to retired physicians. If you seek coverage only for the occasional treatment of relatives and friends, without remuneration, you may be eligible for up to an 80 percent reduction off the base premium.

Learn more about [ISMIE's custom coverage](#) for the entire span of your career, or [contact the Underwriting Division](#) with any questions. You may also call us at 800-782-4767 ext. 3350.

If you utilize an insurance broker, you may also wish to contact him or her.

3. Only You Can Give the "Green Light" When it Comes to Settling a Claim

When in the midst of a claim, you and your defense team face the crucial decision of whether to defend or settle your case. ISMIE Mutual will advise you on that decision, but the claim will not be settled without *your* written consent.

In fact, unlike some medical liability insurance companies that settle claims on behalf of policyholders without their express consent, ISMIE keeps you involved throughout the claims process. Both your defense team and our Physician Review Committee will review the factors influencing the defensibility of your case and recommend either defending or attempting to settle.

Even if they recommend settlement of the claim, you can still exercise your right to withhold your written consent and defend your case and ISMIE will support you in that decision. For more information on defending or settling cases, contact the Claims Division [by email](#) or call 800-782-4767.

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