

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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ISMIE
Mutual Insurance Company
The Physician-First Service Insurer®

Study: Illinois One of the Worst States for Employee Lawsuits

A [recent study](#) found, on average, businesses with at least 10 employees have a 12.5 percent chance of facing an employment-related liability lawsuit.

Unfortunately, businesses in Illinois face a *26 percent* chance of being sued, more

1. ISMIE's Risk Management Education is Your "Ace in the Hole"

Quash two areas of increased liability with this pair of upcoming learning events.

Live webinar: Will your EHR help or hinder you?

To avoid a liability claim, physicians must know how to correctly use and store their EHR data to best provide the proper documentation.

Register for [Emerging Areas of EHR Technological Liability: Will Your EHR Help or Hinder You?](#), a live webinar taking place **tomorrow, May 7, at noon**. Grab some lunch and learn to recognize emerging areas of EHR liability, minimize the risk of these common pitfalls and understand your legal obligations as an EHR user.

CME offered; open to physicians and their practice staff.

On-site seminar: Brush up on essential communication skills this June

ISMIE loss data demonstrates communication breakdowns continue to be a significant factor in medical liability lawsuits. Sign up for [Fellowship](#)

than double the national average.

California and the District of Columbia were the only states and jurisdictions ahead of the Prairie State on the list.

Whoever or whatever is to blame, the fact is Illinois physicians are up against a high level of litigation exposure. That's why more protection against frivolous lawsuits and massive legal costs are needed ... STAT!

[Fundamentals: Communication](#) on **June 5 in Chicago** to further develop your techniques on building rapport and expressing empathy with all types of patients.

This live, half-day interactive program for policyholders will pinpoint specific instances, such as consultations, hand-offs and discharges, when communicating important patient information.

Policyholders may earn a 1% premium discount and fulfill a Managing Risk Fellowship requirement by taking this seminar. [Sign up today!](#)

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

2. Taking a Time Out this Summer? Consider Locum Tenens

If you're pondering a practice leave or if changing career priorities will shift your schedule in the coming months, look into ISMIE's locum tenens coverage. Here's the scoop.

ISMIE's locum tenens coverage provides liability protection for a substituting physician in your absence. Qualified policyholders may be covered for the first 30 days for no additional premium. Policyholders, other than emergency room physicians, are eligible for the next 60 days (up to a maximum of 90 days) for an additional premium.

Ready to go? Fill out an [online application for locum tenens coverage](#) and submit at least seven days in advance of the substituting physician's first date of desired coverage.

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

3. Your Involvement Ensures Accurate Indemnity Payment Reporting

As a reporting entity, ISMIE must inform state and federal agencies of indemnity payments, and provide a description of the alleged acts or omissions on which the underlying medical liability claim was based.

We recognize that making an indemnity payment on your behalf should not be construed that medical negligence has occurred. **Therefore, we feel it is important to have you involved in the reporting of any information.** As a valued policyholder, you will have the opportunity to view a working copy of the report before its submission.

[Learn more about ISMIE's approach](#) to state and federal agencies when an indemnity payment is made. Questions? Please contact our Claims Division [by email](#) or call us at 800-782-4767. If you utilize an insurance broker, you may also wish to contact him or her.

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