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**Californians Reject Medical Liability Cap Increase**

Last Tuesday, [Golden State voters found no treasure in Proposition 46](#), an initiative to

## Policyholders will Ring-In the New Year with Expanded Cyber Liability Protection



Beginning Jan. 1, 2015, ISMIE's cyber liability protection will include [several new coverage areas](#) at no extra cost. This enhanced coverage means you'll now also be covered in certain instances for:

- Claims arising from your medical practice's website media content.
- Reimbursement for expenses related to crisis management and public relations.
- Fines and costs incurred under the terms of a credit/debit merchant services agreement.

All policies, including new business and renewals, are issued a cyber liability endorsement — at no additional cost to 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.

**Here's Your Online Guide to Medical**

raise the state's medical liability cap, and enforce random drug and alcohol testing for doctors.

After the final votes were tallied, the California Medical Association declared, "The message is clear – Californians simply don't want to increase health care costs and reduce health access so trial attorneys can file more lawsuits."

We agree — and applaud California voters for seeing through the deluge of ads urging them to support the measure. May voters in other states take notice and always choose to support physicians — not trial lawyers — in the voting booth.

### Quick Links

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## Cannabis in Illinois

As the Illinois Medical Cannabis Pilot Program begins to roll out, ISMIE, along with the Illinois State Medical Society (ISMS), developed a medical legal guideline on what physicians need to know about medical cannabis.



[The guideline](#) includes info on:

- Applicable conditions.
- Immunity provisions.
- Certification requirements and prohibitions.
- A physician written certification form.

Another resource is [Medical Cannabis in Illinois: Impact on Physicians](#), an ISMS on-demand course that covers issues of impairment, pharmacology, penalties failing to comply with the law, and more. CME offered; the course is free to ISMS members and \$50 for non-members.

See a full list of helpful medical legal guidelines on a wide range of topics. Contact ISMIE's legal department with any questions at 800-782-2023 ext. 6485 or [by email](#).

## Last Call to Attend a Practice Management Day in 2014



The final **Practice Management Day** of 2014 will be held [November 18 in Alsip](#) from 8:30 a.m. to 4 p.m. Don't miss this opportunity to learn the best risk management strategies for mitigating medical liability issues.

Designed for policyholders and staff, this year's sessions include *Establishing a Quality Improvement Program*, *Protecting Privacy and Security in Your Practice*, *The Do's and Don'ts of E-communication and Social Media* and *Practice Requests: A How-to Guide*.

managing risk

There's no charge to policyholders and their staff. CME available; breakfast and lunch will be provided. [Sign up today.](#)

Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or email [riskmanagement@ismie.com](mailto:riskmanagement@ismie.com).

## Supreme Court Justice Karmeier Retains Seat Despite Trial Lawyers' Negative Ad Frenzy

Undeterred by unrelenting television attack ads, [Illinois voters chose to keep Supreme Court Justice Lloyd Karmeier on the bench for 10 more years.](#)

Why would a group of plaintiff lawyers subject the voting public to a negative ad campaign to smear a single judge? Simple: If a few of Karmeier's case judgments were to be reversed, those lawyers could earn *billions* in attorney's fees.

Kudos to voters for rejecting the negative ads and setting the tone for judicial integrity in the Prairie State for many years to come!

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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).