



Sept. 16, 2014

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Forget the Paper Chase ... Pay Your Premiums Online

Over time, small practice expenses can add up to a sizable sum. So avoid being nicked-and-dimed over postage costs and pay your premiums online.

Your balance is updated, accepted and applied to your account in just a few clicks - with no added fee.

Complete the whole process in three easy steps:

Don't Wait until "Fourth Quarter" to Start Earning Your Premium Discounts

Only three and a half months remain in 2014, so don't fumble on completing the necessary coursework to earn a premium discount; get started today.

To check how much credit you have already earned this year, have your username and password handy and [log in](#) to our website. If you don't have your username and password, email us or call 888-476-7776, or [fax this form](#) to 312-782-2023.

Send an email to riskmanagement@ismie.com with any questions regarding coursework or call 800-782-4767 ext. 3300.



Pledge to Policyholders: A Strong, Strategic Claims Defense

Rest assured ISMIE believes the best way to discourage an unfounded lawsuit is through a vigorous defense - we never settle a claim solely to avoid the cost of litigation. When faced with a claim, you and your ISMIE defense team will discuss all variables, including any medical and legal issues that may impact the defensibility of your case.

Even if it is recommended that your case be settled, you are the one who makes the ultimate decision. As an ISMIE policyholder, you can exercise your right to withhold your written consent and defend your case in court.

Among the various types of claims that can be asserted against you are:

1. Log in to www.ismie.com.

2. Click on "Pay Your Premium" on the right side of the screen.

3. Follow the ensuing directions.

Join hundreds of physicians already enjoying the convenience of online payments. Please direct questions about online payments to the Underwriting Division at 800-782-4767 ext. 3350 or [by email](#).



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managing risk

- **Lawsuits** - When a physician is served with a summons and complaint alleging a patient suffered personal injury from a failure to provide proper medical services.
- **Attorney liens** - A formal demand for settlement by an attorney retained by a patient with the intent of a monetary resolution prior to filing a lawsuit.
- **Direct patient claims** - A written or oral demand made directly by a patient for payment of damages for a claimed injury arising out of an alleged failure to provide proper medical services. This demand is prior to the patient retaining an attorney or filing a lawsuit.

If you have questions about claims or need to report one, call the Claims Division immediately at 800-782-4767 or send an email to claimreports@ismie.com.

Medicare/Medicaid Billing Errors? You're Covered with ISMIE

Responding to a Medicare/Medicaid investigation can strain vital 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/Medicaid investigation (except for routine audits and other exclusions as defined by the policy), after first meeting a \$1,000 deductible.
- For clinic policies comprised of five or more policyholders, a maximum reimbursement of \$150,000 applies to Medicare/Medicaid investigations (except for routine audits and other exclusions as defined by the policy), during a policy period.

Note that this coverage 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.



Let us know how we can make ISMIE-news more useful to you. Please send your comments to [e-news@ismie.com](mailto:news@ismie.com).

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