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They're at it Again ...

Say Goodbye to a Frivolous Lawsuit Summer

Unfortunately, *They're at it again ...* has been in full swing this summer.

Beginning in June, we've covered more than a few frivolous lawsuit whoppers:

- > Being caught on TV cameras after falling asleep at a baseball game.
- > Suing someone for more money than exists on Earth.
- > Having a "frightening"

Five Seminar Locations and a Trove of Tips for Lowering Practice Liability

"Can I text orders?"

"My patient doesn't speak English. Do I have to provide an interpreter?"

Get answers to these questions and more at our annual **Practice Management Days**. 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*.

Policyholders, practice managers and employed staff are encouraged to attend one of the following programs:

- [September 9 in Springfield](#)
- [October 7 in Rockford](#)
- [October 23 in Hoffman Estates](#)
- [November 13 in Oak Brook](#)
- [November 18 in Alsip](#)

All programs run from 8:30 a.m. to 4 p.m., and are offered at no charge to policyholders and their staff. Breakfast and lunch will be provided.

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

Risk Tip: How to

encounter with an advertisement on a train platform.

> Not receiving a free bag of popcorn at the movie theater.

Feel free to revisit the full articles at the [ISMIE News archive](#).

Let's hope cooler temperatures this fall mean cooler heads when it comes to filing frivolous lawsuits. And if you're frustrated by the Prairie State's legal climate, remember to have your say in the voting booth this November. Learn where judicial candidates stand on important legal issues at <http://www.illinoisjudges.net>.

Quick Links

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managing risk

Prevent "On-Call" Liability Issues

Planning is everything. So don't let the lack of it increase your liability when agreeing to take over calls for a colleague during nights and/or weekends.



Important steps to ensure effective coverage in this situation include:

- Informing patients on what to do if they need medical advice after hours, on weekends, or while you are out of town.
- Advising the covering physician of any patients whose conditions you are monitoring before signing out.
- Proper documentation and a backup plan in case the covering physician is not available.

Want to learn more? Consult our [online resources on coverage issues](#) for a complete list of protocols and sample coverage procedures for evenings and weekends, patient hand-offs and more.

For any related questions, risk management specialists are available to assist policyholders and staff. Send an email to riskmanagement@ismie.com or call 800-782-4767 ext. 3300 with your question or concern today.

Reminder to Volunteering Docs: You're Covered!

It's been said that while *nobody* can do everything ... *everybody* can do something.



With that in mind, remember that as a physician with an active ISMIE policy, you're already insured if you want to provide care without remuneration in a designated free medical clinic.

Don't forget to also tell a colleague that ISMIE

offers Free Medical Clinic Coverage as a stand-alone policy for a nominal annual premium that includes free tail (reporting endorsement) coverage when the policy is canceled.

Learn more about [this and other ISMIE custom coverage](#) options today.

Questions? Contact the Underwriting Division at 800-782-4767 ext. 3350 or [by email](#). If you utilize an insurance broker, you may also wish to contact him or her.

Access Your Loss History 24/7

Need your loss history info? Is a hospital, surgery-center, or regulatory agency requesting it?

If so, just [log in to MyISMIE](#), a personalized online resource where you can access your latest loss history report. Here you can also delve in to your billing summary, Risk Rewards statement and other relevant policy information you may need.

For more information, [email](#) the Underwriting Division or give them a call at 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

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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.