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The Clock is Ticking: Limited Enrollment Period for New High Limit Disability Program

Disability Resource Group (DRG) is partnering with ISMIE to offer a high limit disability program exclusively for policyholders. Now you can get the

Updated Medical Records Guides Now Available

The rules on medical record requirements change yearly. As a result, so do these popular resources.



- The [2015 Medical Record Quick Guide](#) includes the latest copying rates, retention guidelines and the impact of HIPAA, which must be followed, along with Illinois law, when copying and sending medical records.
- For in-depth details, access [Medical Record Fees Under HIPAA and Illinois Law](#).

Both resources were developed by the Illinois State Medical Society and are available to ISMIE policyholders 24/7. Questions? Please call 800-782-4767 ext. 3004 or [send an email](#).

Live from Oak Brook ... It's Practice Assessment Prep!

Ensure success with your **practice assessment**, an on-site independent evaluation of your practice's medical liability risk, by signing up today for [Preparing for your Practice Assessment](#). The session takes place on **March 10 from 9 - 11:30 a.m. in Oak Brook** and will cover a variety of medical specialties in different practice settings.

You'll learn what to expect during an assessment and the requirements for earning the two year, 5% premium discount for completing a successful one.

income protection you need and have peace of mind - at a discount.

Enrollment for this coverage is only available until **May 13**, so inquire now.

Benefits include:

High limit - You can qualify for up to \$25,000 in monthly disability benefits (over and above your base disability policy).

Premium discount and guarantee - A premium discount of up to 20 percent is available to all eligible ISMIE policyholders; premiums are guaranteed during the policy term.

Own occupation or specialty - If you are unable to work in your current medical specialty, full benefits are payable even if you are working in a different occupation or specialty.

Sign up today [at this dedicated website](#) for policyholders. If you utilize an ISMIE Mutual broker, you may wish to contact him or her. For more info, contact DRG directly at 1-800-945-9719 ext. 320, or send an email to info@drqdi.com.

Both policyholders and staff are encouraged to attend. [Register here](#).

Also, don't forget to [request your Practice Assessment](#) by our priority deadline of **April 1** to guarantee your practice will be assessed in 2015. Requests received after April 1 will be accommodated on a rolling basis as availability allows. [More details](#).

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

"But Doctor ..." - What to Do When Patients Don't Comply

Countless prescriptions will be written this year, but how many will be taken correctly? [Patient Nonadherence: What's Really Going On?](#) is an online course that will shed light on the factors contributing to this pervasive issue and will offer strategies to identify and address the root of it.



Topics include how to build open relationships with patients and correctly document nonadherent behavior in the medical record.

Policyholders will earn *AMA PRA Category 1 Credit*™ for successful completion of the course. Questions? Please contact the Risk Management Division at 800-782-4767 ext. 3300 or email riskmanagement@ismie.com.

Double Check Your Loss-Free Discount Status Today

If you've been loss-free for at least three consecutive years, ISMIE provides a premium discount credit, regardless of your practice specialty. The discount is automatically applied to policies that qualify and can range from three to 19.5 percent, depending on how many consecutive years have been loss-free.

The loss-free discount is unique; *it's based on paid losses*

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rather than pending claims. This means you qualify for a loss free credit even if you have a pending claim, as long as you haven't experienced an indemnity payment for at least the last three years.

Your loss free discount status is reflected on your premium invoice. To access your full loss history report, follow these three easy steps.

1. Login on [ISMIE's homepage](#).
2. Scroll to "Review Your Policy Information" located in the center of the homepage.
3. From there, click on "Loss history reports."

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

ISMIE
Mutual Insurance Company

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