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### ***They're at it Again ...***

#### **Examining The Year in Legal Skulduggery**

As *They're at it Again ...* looks back on 2014, there's plenty of wincing, sighing and fist pounding to go around. Take these two lists just released: the U.S. Chamber of Commerce's [top 10 frivolous lawsuits of the year](#) and the annual [Judicial Hellholes list](#) — both paint a scary picture of our legal system.

In addition, we reported such legal lunacy as a man suing for more money than exists on planet Earth, a lawsuit filed by a sleeping

## Here's How to Prepare for the Medical Cannabis Rollout

Despite being legal for more than a year, medical cannabis in Illinois remains unavailable to the [650 patients](#) already approved to use it.

As we wait for the Illinois Medical Cannabis Pilot Program to move forward, note that ISMIE, along with the Illinois State Medical Society (ISMS), has 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 for failing to comply with the law, and more. The course is free to ISMIE policyholders who are ISMS members; the cost to non-members is \$50. CME offered.

Questions? Contact ISMIE's legal department at 800-782-4767 or [by email](#).

## **Gov. Rauner Puts Tort Reform Back On Illinois' "To Do List"**

baseball fan who was broadcast live to thousands of TV viewers, and a law firm caught creating fake Facebook accounts to lure potential clients.

Frivolous lawsuits, unscrupulous lawyers and "judicial hellholes" take a collective toll on the economy and legal fairness. Here's to an improved legal environment in 2015!

### Quick Links

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Though barely 24 hours into his tenure, Gov. Rauner's [lineup of "immediate actions"](#) to help Illinois is already circulating.

Included on the list is to "publicize the importance of tort reform and the effect of the legal system on the job market."

That's like a cool drink of water after walking through a desert. We'll be watching as the real work begins!

## If Faced with a Claim, You Can Count on ISMIE

A strong medical liability defense starts with an involved defendant physician. Know that your ISMIE policy is enhanced with **defendant reimbursement coverage at no additional cost** to compensate for lost income while attending depositions and trials.

The coverage provides \$500 per day for attendance at depositions (other than your own) and days spent at trial. The benefit is available for up to 15 days of attendance, with a maximum amount payable of \$7,500 per physician per policy period.

To qualify, your policy must be in force at the time of the lost income. You also must attend the entire day's deposition or trial.

Payments under defendant reimbursement coverage will be considered income to you. We suggest you consult with your tax advisor regarding possible implications of these payments.

Defendant reimbursement coverage is one more way ISMIE supports you during a difficult time. For more information about this policy feature, please 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.



## The PBT Advantage

[Physicians' Benefits Trust Life Insurance Company](#) (PBTLIC) offers comprehensive and cost-efficient insurance plans, including Medicare Supplement and large group health insurance.

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