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Latest "Lesson" Urges a Quick Response to Disruptive Clinician Behavior

Medical clinicians must cope with a plethora of daily pressures, and sometimes one's proverbial "cool" is lost. When that happens, colleagues, administrators and patients are often hesitant to deal directly with the fallout.



Check out [Disruptive Clinician Behavior](#), the latest "Lesson from the Field," which focuses on how to address disruptive behavior immediately so that patient safety and practice risk are minimized.

Take the "Lesson" today and discover:

- A detailed case study pinpointing specifics on what to do in the aftermath of a clinician "blow up."
- What constitutes disruptive behavior and a list of actions deemed disruptive.
- Alarming statistics on the frequency of disruptive behavior and how it affects a health care setting overall.

Previous installments of "Lessons from the Field" are [archived on our website](#). Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or email riskmanagement@ismie.com.

Review Your Loss-Free Discount Status Today

If you've been loss-free for at least three consecutive years, ISMIE offers a premium discount credit, regardless of your practice specialty. The discount is automatically applied to

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policies that qualify and can range from 3 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 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.

California Medical Liability Damages Cap Upheld

Here's some good out-of-state news to share.

After yet another challenge, California's tort reform law, the *Medical Injury Compensation Reform Act* or MICRA, [was ruled constitutional](#) by the state court of appeals. The California State Medical Association, among other physician and health care groups, strongly supported the ruling.



Let's hope our own state lawmakers can take a cue and work harder to ensure Prairie State physicians work in a fair and affordable environment!

Patient Communication: Not Just For Physicians Anymore

From doctors and physician assistants to nurses and support staff, "it takes a village" these days to ensure excellent patient care. And there's no doubt that the entire team's communication skills play a big part in nurturing top-notch patient relationships.

Register for the live seminar, [The Patient Experience: What Is It Like to Be the Patient?](#), and learn how team members can foster

solid relationships with patients, minimize problems and enhance the patient experience.

[Sign up](#) and plan ahead for one of the following dates:

- **September 29** - Hoffman Estates
- **October 6** - Mount Vernon (Rend Lake Resort & Conference Center)
- **November 17** - Alsip

ISMIE policyholders and their staff are welcome to attend. CME and CNE offered; breakfast and lunch will be provided.

Did you know ...

Low Premium Rates Available for Your Employed Resident Physicians Who Moonlight



Residents who moonlight **10 hours** or less per week may qualify for up to

72.5%

off the base premium.



Residents who moonlight **11 - 21 hours** per week may qualify for

40%

off the base premium.

Questions? Call 800-782-4767 ext. 3350 or email underwriting@ismie.com. If you utilize an insurance broker, you may also wish to contact him or her.

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