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Higher Limits for Cyber Liability Protection Made Easy

Depending on the size and scale of your practice, the basic cyber coverage offered to all ISMIE policyholders may not be enough to meet your needs. If that's the case, note the following:



Policyholders may increase their cyber liability protection at any time, and **effective July 1, 2015**, obtaining those higher limits will become simplified for individual physician policyholders and for groups with up to 10 physician affiliates.

Learn more by accessing ISMIE's [brochure](#) and [webpage](#).

To purchase higher limits, please 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.

Legislative Update for Illinois and Beyond

So much for the dog days of summer. This past week produced important legislative developments both in Springfield and nationwide.

Here at home, the Illinois State Medical Society [sent a detailed letter](#) to Governor Rauner urging him to veto S.B. 661, a bill requiring primary care physicians to offer a one-time Hepatitis C screening to persons born between 1945 and 1965, if providing a "comprehensive physical examination."

This bill would **mandate** practice guidelines set forth by the U.S. Centers for Disease Control and Prevention (CDC), and the U.S. Preventive Services Task Force (USPSTF). The practice guidelines themselves are fine, but for physicians a legislative mandate could mean increased exposure to civil liability and professional discipline for failure to comply with the law.

Further, the breach would be a violation of state law and potentially the *Medical Practice Act*, leading to disciplinary action by the Illinois Department of Financial and Professional Regulation.

For now, continue to be proactive by offering screenings to high risk patients. ISMIE will keep policyholders informed of the bill's status.

Supreme Court upholds subsidies for health insurance

In a 6-3 decision, the U.S. Supreme Court ruled that tax subsidies provided under the *Affordable Care Act* to patients obtaining health insurance policies via the Federal Healthcare Exchange are valid. Illinois was one of 37 states that did not create a state-based Exchange. The Court's decision ensures that individuals obtaining policies via the Federal Exchange are entitled to the same subsidies as those who obtained their policies via state-based Exchanges.

Map Out a Plan to Complete Risk Management Coursework

2015 is already half over, so if you're still in the "slow lane" when it comes to finishing the necessary coursework to earn risk rewards and premium discounts, it's time to put the pedal to the metal.



It's easy to check your earned credits for this year; just have your username and password handy and [log in](#) to our website. If you don't have your username and password, [email](#) us, call 888-476-7776, or [fax this form](#) to 312-782-2023.

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

Kick the tires and head to a Practice Management Day

Learn to steer clear of potential liability risk [by attending a live Practice Management Day](#).

This day-long program, designed for policyholders and their staff, will feature:

- A morning session on *Hot Topics in Legislation and Regulation* covering medical cannabis, concealed carry, direct patient access to lab reports, unaccompanied minors seeking care, advanced directives, Hepatitis C screening, and more.
- An afternoon session on *Coping Well with Stress at Work*.

You have four chances left to attend this year, [so sign up today for a date that best fits your schedule!](#)

Dates and locations:

- **July 16** - Oak Brook
- **September 10** - Peoria
- **October 15** - Collinsville
- **November 12** - Northbrook

Continuing nursing education (CNE) and CME offered; there is no cost for ISMIE policyholders and staff.

A Safe Fourth of July Means a Happy Fourth of July

Emergency departments [treated more than 11,000 fireworks-related injuries in 2013](#), and nearly seven out of 10 of those occurred between June 21 and July 21.



As we celebrate our nation's birthday this weekend, here are a [few reminders from the State of Illinois](#) to pass on to your patients and their families so that they can enjoy the weekend safely:

- Children playing with any type of novelty firework should be closely supervised by adults.
- Sparklers are dangerous because the wire remains very hot after use.
- Firecrackers, bottle rockets and Roman candles are illegal in Illinois.

ISMIE wishes everyone a safe and happy holiday!

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