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## Urge Your State Rep to Oppose Harmful Workers' Comp Fee Schedule Cuts

The Illinois House of Representatives is scheduled to vote on workers' compensation reform legislation this **Thursday, May 21**. While the specifics haven't yet been made public, there are proposals under consideration that would cut the workers' comp physician fee schedule by **30 percent or more**.

Slashing those fees could make it more difficult for injured workers to access health care.

[Contact your state representative today](#) and urge him or her to preserve the current workers' compensation medical fee schedule and oppose any cuts!



## Pick a Practice Management Day That Works for You

We get it. You're busy. But assessing and resolving risk issues in your practice shouldn't be put on the back burner, so [plan ahead to attend a live Practice Management Day](#) in 2015.

This day-long program, designed for policyholders and practice management professionals, 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*.

And the best part? You have five chances to attend this year, [so sign up today for a date that best fits your schedule!](#)

Dates and locations:

**June 17** - Downtown Chicago

**July 16** - Oak Brook

**September 10** - Peoria

**October 15** - Collinsville

**November 12** - Northbrook

CME offered; there is no cost for ISMIE policyholders and staff. Breakfast and lunch will be served. [See all of ISMIE's upcoming learning opportunities.](#)

Questions? Contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or email [riskmanagement@ismie.com](mailto:riskmanagement@ismie.com).

## **Taking Time-Off This Summer? Protect Your Practice with Suspended Coverage**

Whether it's maternity/paternity leave, extended travel, completing a fellowship or an unexpected illness, sometimes *life happens* and you have to be away from your practice.

ISMIE's suspended coverage is designed to accommodate policyholders planning a leave for a period of one to 12 months. When your policy is on suspended coverage, you will not be covered for patient care and your premiums are reduced by 75 percent off the full-time base premium.

Please note: If your absence is due to illness, a letter from your treating physician will be necessary prior to reestablishing coverage for your return to active practice.

For more information or to request this unique coverage, [email](#) the Underwriting Division or call 800-782-4767 ext. 3350.

## Helpful Resources for the Medical Cannabis Rollout

As we wait (and wait) for the fully implemented Illinois Medical Cannabis Pilot Program, 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.

Here are more resources that may help you get up to speed on the subject.

- [Medical Cannabis in Illinois: Impact on Physicians](#) is an ISMS on-demand course that covers issues of impairment, pharmacology, penalties failing to comply with the law, and more. The course is free to ISMIE policyholders who are ISMS members; non-members are charged \$50. CME offered.
- [Marijuana - Medicine or Madness](#) is a live symposium in **Lombard on Friday, May 29 from 8 a.m. to 5 p.m.** The event, sponsored by the Illinois Professional Health Program, will describe the Illinois cannabis law with respect to covered conditions, risks for patient abuse and other pertinent issues. [Register online](#) or call 800-323-8622. There is a cost for this symposium; CME available.

Contact ISMIE's legal department with any questions on medical cannabis at 800-782-4767 or [by email](#).

## Missouri Medical Groups Fight Back; Non-Economic Damage Caps Signed into Law

### *Out-of-State Update*

As the "Show Me" state, Missouri certainly showed this month that perseverance pays off. Three years after the state Supreme Court ruled caps on non-economic damages were unconstitutional, bipartisan legislation [was just passed reinstating them](#).

Missouri Gov. Jay Nixon signed the measure saying that the

right of individuals seeking restitution from medical liability must be balanced by "... helping to attract and retain health-care providers in our state."

The Missouri State Medical Association, among other physician and health care groups, strongly supported the measure, "showing" once again that medical liability reform is a cause worth fighting for.

## Notice to Policyholders in DeKalb and Ogle Counties

The severe weather system that moved through Illinois April 9, 2015, prompted Gov. Rauner to declare DeKalb and Ogle counties state disaster areas. The Illinois Department of Insurance followed up by issuing a bulletin which outlines certain protections and safeguards for policyholders in the affected disaster areas.

As a result, ISMIE [issued the following notice](#) to policyholders in DeKalb and Ogle counties:

- **No cancellations and non-renewals.** There will be no cancellations or non-renewals for these insureds from April 9, 2015 until June 9, 2015, or a later time if deemed reasonable depending on an individual consumer's circumstance.
- **Availability of Illinois Department of Insurance.** The Illinois Department of Insurance is available to you should you wish to file a complaint regarding any disaster-related dispute or issue. Policyholders may call the Department's toll-free complaint hotline at 1-866-445-5364, or file a complaint online.

If you or your practice were impacted, 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.

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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](mailto:e-news@ismie.com).