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Last Chance: Enroll in High Limit Disability Program This Week

Ninth Consecutive Policyholder Dividend Announced

Brings Total Dividends to \$213 M

Back in 2007, the housing bubble burst, Harry Potter graduated and the iPhone made its debut.

Also new on the scene that year was ISMIE's dividend distribution program. Since then, we've declared \$213 million in policyholder dividends.

On April 23, we announced our latest dividend: \$19.8 million for distribution to eligible policyholders over a two-year period. When added to previous years' undisbursed dividends, this means eligible policyholders will participate in a \$28 million dividend pool.

Here's a breakdown of the current dividend issuance pool.

- \$14 million comes from new dividend funds.
- \$12 million is from last year's dividend pool.
- \$2 million is funded through undisbursed dividends from prior years.

"Dividend sharing is a highly visible reminder that our policyholders are not just customers, but partners as well," said ISMIE Mutual Chairman Harold L. Jensen, MD.

A qualifying policyholder's dividend will be issued in four equal installments as a premium credit on each quarterly invoice. A minimum renewal premium of \$400 will be applied beginning with July 2015 policy renewals.

Times may change, but ISMIE's commitment to Illinois' physicians does not. We look forward to covering your insurance needs today and as they may evolve in the future.

All good things must come to an end. That includes your chance to enroll in a high limit disability program exclusively for policyholders.

The program, from Disability Resource Group (DRG) and ISMIE, allows for you to get the income protection you need and have peace of mind— at a discount.

You only have until next Wednesday, **May 13**, to sign up. Hurry and protect your greatest asset—you!

For more info, visit this [exclusive website for policyholders](#), contact DRG directly at 800-945-9719 ext. 320 or send an email to info@drgdi.com.

Quick Links

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Please direct any questions on dividend distribution to 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.

Spotlight on Liability Associated with Concierge Medicine

Concierge medicine is a physician-patient practice model in which the patient pays an annual fee or retainer that entitles the patient to enhanced access, time and availability to their primary care physician.



As with any practice model, concierge medicine has its own unique set of risks. These were highlighted by a [recent verdict in Florida](#) calling into question the liability of a concierge medicine company for its representations and relationship with independent contracted physicians.

The jury in the referenced case found the concierge medicine company vicariously liable for the medical care by certain doctors in its network who treated the patient. Specifically, the jury agreed with plaintiff's argument that the company falsely advertised "exceptional doctors and patient care." The plaintiff maintained that the concierge medicine physician misdiagnosed the patient's leg pain, which resulted in an amputation, thus implying that an exceptional, higher standard of care was not provided.

This case spotlights two potentially important points:

1. Whether or not payment of a retainer by a patient is equivalent to a guarantee that better medical care will be provided.
2. Concierge physicians and concierge corporations should exercise caution as to how concierge medicine is advertised and represented to the public.

Merging? Consolidating? Then the Shared Limit Corporate Coverage Option is For You

As hospitals and smaller practices continue to combine resources to better serve patients, the business side of

medicine is becoming more complex.

That's why ISMIE offers a **shared limit corporate coverage option** that will reduce the cost of insuring your entity under our Clinic Option.

With this affordable policy option:

- Your corporate entity can share in the limit of one employed physician when both are named as co-defendants in the same claim.
- The premium is reduced from 25 percent to 5 percent of the underlying physician premium.
- The entity is provided a separate limit of liability in two limited circumstances, advantageous to the corporate entity when there are 1) independent or direct allegations against the entity; or 2) allegations of vicarious liability for certain departed physicians or other employed staff.

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

Viva This Month's Quintet of Learning Opportunities!

In the spirit of Cinco de Mayo, here are five can't-miss learning opportunities!



1. [Deconstructing Patient Portals: What Works and What Doesn't](#) is an ISMIE webinar taking place on **May 7 at noon**. Right from your home or office, this 30-minute session will review the liability risks associated with patient portals, best practices for usage and ways to increase the prevalence of patient portals. For policyholders and staff; CME offered.

2. [The Patient Experience: What Is It Like to Be the Patient?](#) is a live seminar on **Tuesday, May 19 from 9 a.m. to 2 p.m. in Chicago**. At this ISMIE-led event, you'll learn how all practice team members, from physicians to billing clerks, can create solid relationships with patients. For policyholders and their employed staff. CME offered; breakfast and lunch will be provided.

3. [Reefer: The Science of Marijuana](#) is a live learning event in **Chicago on Thursday, May 28 from 4 - 6 p.m.** covering the differing effects of cannabis on adults, adolescents, and developing fetuses. Hosted by the Union League Club, the discussion will be led by Bertha Madras, PhD, Professor of Psychobiology and past Chair of the Division of Neurochemistry at Harvard University.

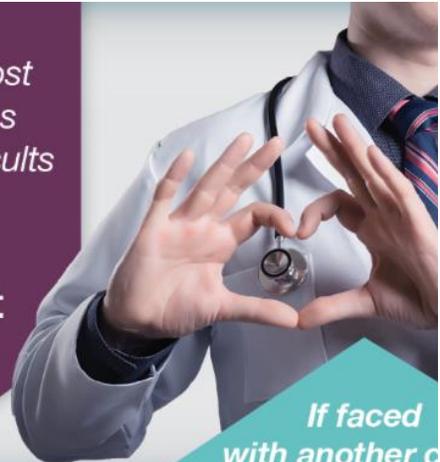
4. [Marijuana - Medicine or Madness](#) is a live symposium in **Lombard on Friday, May 29 from 8 a.m. to 5 p.m.** The event, sponsored by the Illinois Professional Health Program, will describe the Illinois cannabis law with respect to covered conditions, risks for patient abuse and other pertinent issues. [Register online](#) or call 800-323-8622. There is a cost for this symposium; CME available.

5. And finally, [explore the full course catalog](#) of our online learning programs, easily accessible from your computer, notepad or handheld device - **any time, day or night**. Have your login info handy and tap in to a course at your convenience.

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

According to the most recent ISMIE Claims Monitoring Survey results

ISMIE Claims Satisfaction at All Time High



If faced with another choice

93%

of physicians would choose the same defense

91%

of physicians would prefer the same ISMIE

Overall physician satisfaction with ISMIE team is

9.5 out of 10,
remaining at its highest level to date.

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.