

# PM Update



Bringing relevant issues to practice managers

Winter 2013

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## 1. Health Insurance Marketplace in Full Swing. Is Your Office Ready?

Patients with new health insurance policies purchased via the marketplaces will most likely be crossing your threshold in about three weeks, and medical practice staff will be on the front lines. *Here's what you need to know.*

Illinois' marketplace offers various health plan options in every county. The insurers are:

- Aetna
- Blue Cross Blue Shield of Illinois
- Carle Clinic/Health Alliance
- Coventry Healthcare, Inc.
- Humana
- Land of Lincoln Health, Inc. Co-Op

In addition to the commercial options, many patients will gain coverage through Illinois' Medicaid expansion.

Coverage options within the plans may vary depending on the types of benefits that health care consumers desire. The plans are segmented into Platinum, Gold, Silver and Bronze offering different co-insurance levels:

<b>Platinum</b>	90% (lowest out-of-pocket costs for patients)
<b>Gold</b>	80%
<b>Silver</b>	70%
<b>Bronze</b>	60% (highest out-of-pocket costs for patients)

As the enrollment period continues, you can share these key access points with patients who have questions about purchasing coverage or eligible benefits.

- Shop online at [www.getcoveredillinois.gov](http://www.getcoveredillinois.gov) - *Get Covered Illinois* is the official marketplace for the state.

- Call **800-318-2596** (translations are available in 150 languages) or **855-889-4325** for hearing impaired using TTY/TDD technology.

Obtain individual counseling from "navigators," [available in most communities](#). Community civic organizations and local health centers may also be able to provide a list of Navigators who can assist you.

## **2. Free Opioid Course Geared for Physicians, Team Members Who Prescribe Controlled Substances**

As you may be aware, prescription opioid abuse has become a national epidemic. In fact, prescription drug abuse is the nation's [fastest-growing drug problem](#). Here in Illinois, drug overdose fatalities [now outpace motor vehicle deaths](#).

The Food and Drug Administration recently approved a risk evaluation and mitigation strategy (REMS) for extended-release and long-acting opioid medications. To help to address this growing issue, ISMIE Mutual and the Illinois State Medical Society are co-sponsoring REMS education, available online and at *no cost to participants*.

[Extended-Release/Long-Acting Opioid Risk Evaluation and Mitigation Strategy: Achieving Safe Use While Improving Patient Care](#) is geared for anyone in your office who prescribes controlled substances.

The course also offers CME, and ISMIE Mutual policyholders are eligible to earn a 1% premium discount.

[Registration details](#) are included on this webpage.

Questions? Contact the Risk Management Division at 800-782-4767 ext. 3300 or by [email](#).

## **3. Reduce the Risks Linked to Prescription Refills**

The sheer volume of prescriptions a physician must keep track of is overwhelming ... and if mismanaged, can be a major liability. The clinician must authorize all medication refills. This can be accomplished by having the clinician review and approve each refill or by delegating this to appropriate clinical staff through standing refill protocols.

As a practice manager, you can help by:

- Establishing a system for responding to requests for prescription refills from both pharmacies and patients.
- Having set, clear and specific guidelines for staff members responsible for refill requests.
- Knowing that common medication errors can involve the wrong dose, the wrong drug, toxicity

and/or allergy, a failure to monitor, an improper administration technique and not prescribing a drug when it is indicated.

- Pulling the patient's medical record every time a request for a prescription refill is received and documenting when/if the medication is refilled.
- Have all standing refill protocols annually reviewed by all staff who handle refills.

Good habits of documenting prescription refills can go a long way in reducing risk for your medical office. Questions? Contact the Risk Management Division at 800-782-4767 ext. 3300 or [by email](#).

#### **4. Inform ISMIE about Your Leased Employees, Independent Contractors**

As a reminder, be sure to inform ISMIE about any physicians or allied health professionals who are leased employees, independent contractors or any other individual who delivers medical services to patients in your group.

**Coverage for leased employees or contractors is not automatic under the ISMIE policy; therefore, it is important to report any individual who provides services on your group's behalf.** In most cases, leased employees and contractors need to be added to your policy to ensure coverage.

In an effort to assist you, ISMIE's renewal application for clinic and corporate policies now has a new added section where you can list the names of leased or contracted individuals who are not employees.

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.

#### **5. Avoid the Post Office Pinch, Pay Your Premium Online**

Good practice management is about working smarter, not harder. So be smart: Pay your premium online, save on stamps and envelopes, and ensure your payment won't get "lost in the mail."

Your balance is updated, accepted and applied to your account in just a few clicks - with no added fee. Complete the whole process in three easy steps:

1. Log in to [www.ismie.com](http://www.ismie.com).
2. Click on "Pay Your Premium" on the right side of the screen.
3. Follow the ensuing directions.

Join hundreds of practices already enjoying the convenience of online payments. Please direct questions about online payments to the Underwriting Division at 800-782-4767 ext. 3350 or [by email](#).

## 6. New CPT Codes for 2014

Changes to the Current Procedural Terminology (CPT) code set have been announced for 2014 by the American Medical Association. The update includes 335 code changes to accommodate advancements in technology and science.

Check out this [overview](#) of changes.