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Protect a Growing Practice with "Higher Limits"

An expanding medical practice typically is at greater risk due to substantial assets, such as medical or laboratory equipment, property and computers. If your medical practice is growing, ISMIE can secure higher policy limits for partnerships, medical corporations and clinics/groups, as necessary.



Our underwriting flexibility allows ISMIE to create a policy designed to meet your specific needs and customize higher limits on an as-needed basis. An underwriter would be happy to answer any of your questions. Just contact us [via email](#) or call 800-782-4767 ext. 3350.

Mitigating the Pitfalls Associated with EHR Implementation

Is your medical office preparing to implement an EHR system?

If so, let's take a look at some statistics. In 2003, an estimated 75 percent of all EHR installations failed. And five years later and up to today, that number hovers between 20 percent and 40 percent - still too high!

Implementing an EHR system is no longer an option for most medical practices, *but rather a requirement*. So how can a medical office mitigate the risks associated with implementation and effectively begin with a new system?

Your policyholder can start by taking this online course, [Mitigating the Pitfalls Associated with EHR Implementation](#), logging in with his or her username and password - *and earning a 1% premium discount and CME*.

The course addresses the basic phases of EHR implementation and also covers how your medical office would benefit with a switch from paper to electronic:



Time Saver

Your Job Just Became More Efficient. It's Called Online Premium Payments

You know the drill. Get your penmanship warmed up, write a check, place a stamp on the envelope and make sure it gets in the mail *on time*. As a practice manager, some aspects of this task may fall on you when it comes to premium payments via check.

Why not have your medical office switch to paying premiums online? The balance is updated, accepted and applied to the insured's account in just a few clicks - with no added fee. And no more checks getting lost in the mail!

Policyholders and other medical professionals who are insured may complete the whole process in just a few easy steps:

1. Visit www.ismie.com.
2. Click on "Pay Your Premium" on the right side of the screen.
3. Log in and follow the directions.

Done!

Questions? Please contact the Underwriting Division at 800-782-4767 ext. 3350 or [by email](#).

managing risk

- Enhance patient care with access to a patient's complete medical record at any time.
- Meet payors' expectations (including the government).
- Improve coding and compliance.
- Meet patient expectations.
- Enhance HIPAA security.
- Accommodate government incentives and disincentives.

For questions on EHR liability risks, call the Risk Management Division at 800-782-4767 ext. 3300 or send an email to riskmanagement@ismie.com.

Homeless Youth Can Now Consent to Their Medical Care

Unaccompanied minors are now able to consent to their own routine medical care under a [new Illinois law](#) that took effect Oct. 1, 2014.

That means approximately 7,000 homeless minors in Illinois, under their own consent, may be treated for ailments such as asthma, fever, minor cuts and sprains.



According to the new public act, a "minor seeking care" is defined as a person who is at least 14 years of age, but less than 18 years of age, living separate and apart from his or her parents or legal guardian, and is identified in writing by a person specified in the law.

The law applies to primary care services provided by a physician, physician assistant or advanced practice nurse, and allows medical practices to develop their own procedures for securing the consent.

Heads Up: New Rules for Prescribing Controlled Substances (PAs, APNs)

If physician assistants or advanced practice nurses have prescribing authority in your medical practice, you may want to ensure they are apprised of new [rule changes](#) issued by the Illinois Department of Financial and Professional Regulation (IDFPR):

- Specific Schedule II controlled substances must be identified by either the brand or generic name and must be maintained with a collaborative or supervision agreement.
- Physicians cannot delegate prescription of Schedule II controlled substances delivered by injection or other route of administration.
- The collaborating or supervising physician may only delegate controlled substances that he or she prescribes.
- Any prescription must be limited to no more than a 30-day supply, with any continuation authorized only after prior approval of the collaborating or supervising physician.

Also, applicants for new Schedule II controlled substance licenses must show proof of at least 45 graduate contact hours or three academic semester hours in pharmacology.

Access [IDFPR's Instructions](#) on how to apply for or update an Illinois Scheduled II controlled substance license.

Is Your Medical Practice Up for Sale? The Doctors May Have a Choice to Stay with ISMIE Mutual



If your medical practice is soon to be purchased by another entity, be aware that your policyholder may have the option of maintaining ISMIE as his or her professional liability insurance carrier.

Even if your doctor's potential employer is a hospital or larger health care system, know that ISMIE has always insured physicians who are employees of hospitals and/or health systems, as well as those in independent practice.

Our expert underwriting staff are standing by to discuss options for the physicians in your medical practice to maintain their policies with ISMIE, even if the practice structure changes. Contact us at 800-782-4767 ext. 3350 or [by email](#).

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Let us know how we can make *PM Update* more useful to you.
Please send your comments to pmupdate@ismie.com

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