

MEDICAL LIABILITY

Here's how the CMS Insurance Agency can help you--and your Society

Advocacy, education, individualized service among the benefits

"AS THE ONLY PHYSICIAN-RUN AGENCY in the state, the CMS Insurance Agency is well suited to provide the strong advocacy Illinois physicians need," says Peter E. Eupierre, MD, chairman of the CMS Insurance Agency and CMS president.

Whether you're insured by ISMIE or any other carrier in Illinois, you can sign up with the CMS Insurance Agency.

When you sign up with the Agency, you'll receive a comprehensive assessment of your current professional liability status and a plan for both improved service and potential premium savings. The Agency will provide you with a quarterly assessment on the condition of the professional liability market in Illinois and on how it affects your policy and practice.

Signing up with the Agency will also help strengthen CMS' ability to serve its members.

For example, Agency commissions will be used to support CMS grassroots advocacy, educational programs and seminars, and social events (Annual Dinner, Golf Outing, etc.). The Agency will advocate on behalf of physicians who have been subjected to non-renewal or burdened by surcharges to their premium rates. Working with insurance carriers, the Agency will also coordinate risk management seminars and office assessments so that physicians can meet eligibility requirements for discounts.

There is no added cost to your liability premium for these benefits.

Sign-up forms inside

If you would like to sign up with the CMS Insurance Agency please fill out and sign one of the Broker of Record letters on pages 3 or 4.

If you have questions, please contact Mr. Phil Seroczynski at (312) 329-7346.

MEDICAL LIABILITY

“Why did my ISMIE rates go up?” (or did they?)

IN APRIL, ISMIE MUTUAL INSURANCE COMPANY announced it would hold level the base premium rates to be paid by its 13,000-plus policyholders in the new policy year beginning July 1, 2005.

“If that’s so, then why did I receive a 6.4% premium increase?” a CMS Council member asked at the May Council meeting. He requested that CMS leadership write ISMIE for an explanation.

The answer: The base rate is an across-the-board benchmark which, when applied to policyholders of varying practice locations and specialties, serves as the central element in determining individualized premiums levels. It is the starting point from which a physician’s premium is developed and is modified by such factors as: specialty, county, maturity year, limits, loss-free discount and Risk Rewards discount.

Despite the fact that the base rate has been held level for the new policy year beginning July 1, 2005, certain

specialties have shown a trend of deteriorating loss experience. This has resulted in premium increases for those specialties. For example, the loss experience for Family Practice, No Minor Risk Procedures (NMRP), is 10.66% worse than expected. In addition, the loss experience for Cardiovascular Disease, NMRP, is 8.74% worse than expected, while Nephrology, NMRP, is 11.73% worse than expected. Because of these trends, which are driving these specialties closer to Internal Medicine, NMRP, it was necessary to increase the premium for these specialties by an average of 6.4%.

Don’t forget, if you qualify, loss-free credits are still available, as well as credits for ISMIE’s Risk Rewards program.

For further information on these discount opportunities and other insurance-related matters, please contact the CMS Insurance Agent, Phil Seroczynski at (312) 329-7346.

Downstate fights for survival: Brings campaign to Chicago

TWO GROUPS OF DOWNSTATE PHYSICIANS have stepped up campaigns on medical liability reform. They have contacted the Chicago Medical Society to collaborate with us and urge CMS members and non-members to GET INVOLVED!

SMASH (Statewide Medical Alliance for the Survival of Healthcare) and Madison/St. Clair Counties are actively promoting liability reform. Energized by the election of Supreme Court Justice Lloyd Karmeier, these physician groups have increased their visibility and are now bringing their energy to the Chicagoland area.

This is a challenging task. “Mobilizing the Chicago-area physicians and patients is more difficult than Downstate,” says Peter E. Eupierre, MD, CMS president. “We have an access to care buffer with the numerous medical schools and teaching hospitals. And care can still be found by transferring the patient to another hospital. This creates a false sense of security because Chicago has lost neurosurgeons, obstetricians and others; valuable treatment time is lost and sooner or later patients will suffer as a result of the delays.”

Join physicians from across the state in educating patients and elected officials of the importance of medical liability reform. Call or write your representatives in Springfield and Washington, DC.

Patient hears message

A CMS STAFF MEMBER HAD A RECENT MEETING with a local reporter, who shared his story of encounters with the medical community while he was recovering from surgery.

He said that during his hospital stay, physicians said, “You’re a reporter? Do something about medical liability.”

With this in mind, keep talking to colleagues patients, political officials--and journalists; it is the only way to make a difference.

Medical Liability Reform Update

IS THE LEGISLATURE FINALLY READY TO adopt reasonable limits in medical liability cases?

We hope so. That’s why leaders in the medical community, business organizations and concerned legislators have established a new Internet Web site to build grassroots pressure for adopting meaningful medical liability reform in Illinois.

If you support real reforms to keep doctors in Illinois, reduce costs for Illinois hospitals and protect access to care for patients, go to: www.keepdoctorsinillinois.org.

Sign the on-line petition, learn what you can do and register for free updates that will keep you informed of the latest developments in our fight to fix the state’s medical liability system.

To: ISMIE Mutual Insurance Company

Attn: Laura Hutchinson

I hereby authorize the CMS Insurance Agency, Inc., to serve as my broker of record for the purpose of placing and servicing my medical professional liability insurance with ISMIE Mutual Insurance Company.

This authorization is effective until superseded by a countermanding authorization letter.

Full Name Printed

Signature

Date

Doctor: We suggest you photocopy this page onto your letterhead and either fax to: (312) 6703646, or mail to:

*Phil Seroczynski
Chicago Medical Society
515 N. Dearborn St.
Chicago, IL 60610*

To: Director of Underwriting

I hereby authorize Avreco, represented by CMS Insurance Agency, Inc. to serve as my broker of record for the purpose of placing and servicing my medical professional liability insurance with:

AP Capital GE Medical Protective Other _____

This authorization is effective until superseded by a countermanding authorization letter.

Full Name Printed

Signature

Date

Doctor: We suggest you photocopy this page onto your letterhead and either fax to: (312) 6703646, or mail to:

*Phil Seroczynski
Chicago Medical Society
515 N. Dearborn St.
Chicago, IL 60610*

“COVER THE UNINSURED WEEK”

“Health coverage for all Americans”--Chicago-area groups support national effort

CALLING FOR AMERICA'S LEADERS TO MAKE health care coverage for all Americans their top priority, more than 70 Chicago-area organizations kicked off local observances of *Cover the Uninsured Week* during a news conference May 2, at the CommunityHealth Clinic on Chicago Ave.

The conference highlighted the need to find long-term solutions for the nearly 45 million uninsured Americans, including 1.8 million in Illinois.

“More and more Illinoisans are losing health care coverage. We see it every day,” said Judith Haasis, executive director of CommunityHealth, the Midwest's largest volunteer-staffed provider of free medical services to the uninsured. “This is an issue that affects Chicago-area residents and business owners in profound and personal ways.” Dignitaries at the news conference included John Stroger, president of the Cook County Board of Commissioners, CMS members Hugo Alvarez, MD, a member of CommunityHealth's Board, and Arnold Widen, MD, medical director of the Office of the Illinois Attorney General, who also volunteers at CommunityHealth.

The local events for the week included health and enrollment fairs for the uninsured, where families were able to determine their eligibility for KidCare and FamilyCare; interfaith prayer services for the uninsured; and a small business seminar on insuring employees.

The activities in the Chicago area were similar to hundreds of others held in communities across the United States as part of *Cover the Uninsured Week*, which ran May 1-8. The yearly effort brings together varied national, state, and community organizations.

Free clinics can use physician volunteers. See page 8.



Local dignitaries who helped kick off *Cover the Uninsured Week* at a news conference at CommunityHealth Clinic were, from left: Rep. Danny Davis, 7th Dist.; Dr. Leon Fogelfeld, Stroger Hospital; John Stroger, president, Cook County Board of Commissioners; Rep. Jan Schakowsky, 9th Dist.; and Dr. Clifton Clarke, Provident Hospital.



More dignitaries: Ald. Manny Flores, 1st Ward; Dr. Hugo Alvarez, Mt. Sinai Hospital; Dr. Arnold Widen, medical director, Office of the Attorney General; Dr. John Lumpkin, senior vice president, Robert Wood Johnson Foundation; Dr. Daniel Winship, chief, Cook County Bureau of Health Services; and Judith Haasis, executive director, CommunityHealth.

Photos, Scott Warner, CMS

NEWS FOR CHICAGO PHYSICIANS

chicago
CHICAGO MEDICAL SOCIETY
THE MEDICAL SOCIETY
OF COOK COUNTY
medicine

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PHYSICIAN VOLUNTEERS NEEDED

Free clinics want to hear from you

PHYSICIANS PROVIDE MEDICAL CARE IN THEIR offices and hospitals every day, but many also provide care to the underserved through their work at free health clinics. If you would like to donate your time and services to a free clinic, contact one of those listed here.

CommunityHealth Clinic

2611 W. Chicago Ave.
Chicago, IL 60622
Contact: Laura Michalski
lmichalski@communityhealth.org
(773) 395-9900

Franciscan Homeless Shelter

2715 W. Harrison St.
Chicago, IL 60612
(Looking for: family practitioners and medical students)
Contact: Father Larry Janezic
(773) 265-6683

Indian-American Medical Association Charitable Foundation (Illinois) Free Health Clinic

2645 W. Peterson
Chicago, IL 60659
Contact: Yogesh Gandhi, MD
(312) 864-3177

Pacific Garden Mission Clinic

646 S. State St.
Chicago, IL 60605
(Looking for: family practitioners and internists)
Contact: Pui Wing Dy, MD medical director
(312) 922-1462, x218

Port Free Clinic

5135 S. Ashland Ave.
Chicago, IL 60609
(Looking for: family practitioners and internists)
Contact: Anne Lopez
(773) 650-5171

Physicians can help patients obtain subsidy. Here's how:

What Medicare patients should know about new prescription drug coverage

AS THE JAN. 1, 2006, DATE DRAWS NEARER,



Tell your Medicare patients about their eligibility, Kenzy Vandebroek, Chicago Dept. of Public Health, advised physicians during the CMS Council meeting on May 3.

the government will be sending Medicare patients information on eligibility and enrollment for prescription drug coverage. And during this time, physicians can let their low-income Medicare patients know that some beneficiaries will qualify for a subsidy, termed "extra help," to help defray costs.

"Fully 80 percent of people who qualify for the subsidy won't read about it. The envelope containing the eight-page application for the subsidy is not marked 'important.' This is where physicians can be helpful," said Kenzy Vandebroek, director of the Office of Health Care Access, the consumer assistance service of the Chicago Department of Public Health.

Speaking before the CMS Council on May 3, Ms. Vandebroek said that in July the Social Security Administration will begin sending letters to about 20 million Medicare beneficiaries informing them that they may be eligible for extra help with prescription drug costs if they enroll in Medicare prescription drug coverage. The application for extra help will be sent along with the letter. Those

who are eligible for extra help will have all or most of the cost of their prescription drug coverage paid by federal and/or state funds. *But patients must fill out the application if they wish to be considered for eligibility.*

The SSA mailing is expected to continue through mid-August.

(In June, the Centers for Medicare & Medicaid Services will begin sending notices to Medicare beneficiaries who are already eligible for extra help with prescription drug costs. The notice will explain to these beneficiaries that they do not need to apply for extra help because they will automatically qualify.)

For Medicare beneficiaries: Beginning July 1, Medicare beneficiaries can file an application interactively on the SSA Web page at <http://ssa.gov> or www.socialsecurity.gov. Beneficiaries can also submit the application to a local SSA office. Beneficiaries may also call the SSA national hotline at (800) 772-1213 and (800) 325-0778 [TTY]; or contact SSA local offices to apply over the telephone.

For health care professionals: Medicare has created Medlearn Matters, a series of on-line educational materials and a listserv that sends an e-mail notice when new materials are available. The Web site is www.cms.hhs.gov/medlearn/matters. Fact sheets, posters, and informational copies of the subsidy application are available on the SSA Web site www.socialsecurity.gov/organizations/medicare-outreach2/

Ms. Vandebroek can be reached with questions or comments at (312) 747-2601 or vandebroek_kenzy@cdph.org

Districts encouraged to host pols

DO YOU WANT TO HAVE AN IMPACT ON YOUR LEGISLATORS IN SPRINGFIELD OR WASHINGTON? Over the last two years, CMS has hosted successful legislative breakfasts, and the Society urges you to consider holding one at a District meeting. Previous meetings have been held at St. Alexius Medical Center, Rush North Shore Medical Center, and Lincoln Park Hospital. Legislative breakfasts are an excellent way to complement CMS' advocacy efforts. CMS staff can help you identify potential speakers and assist you in making invitations and arrangements.

For information, please call Ted Kanellakes at (312) 329-7342.

Medicare eyeing performance-based pay

QUALITY OF CARE IMPROVED ACROSS THE BOARD IN HOSPITALS PARTICIPATING IN A Medicare pay-for-performance demonstration project, according to a statement released by Mark B. McClellan, MD, PhD, administrator of the Centers for Medicare & Medicaid Services, earlier this month.

Preliminary analysis shows improvement in all five clinical areas being tracked in the three-year demonstration.

- From 90 percent to 93 percent for patients with acute myocardial infarction.
- From 86 percent to 90 percent for patients with coronary artery bypass graft.
- From 64 percent to 76 percent for patients with heart failure.
- From 85 percent to 91 percent for patients with hip and knee replacement.
- From 70 percent to 80 percent for patients with pneumonia.

The three-year hospital demonstration project is being run by Premier Inc., a consortium of nonprofit health systems. Hospitals can receive bonuses in Medicare payments based on how they meet 34 national standards. High performers are rewarded with bonuses of two percent, totaling \$21 million over three years, while at the end of the experiment low-performing hospitals, if they don't improve, could get a two percent reduction in Medicare payments.

The results are based on preliminary reports from more than 270 participating hospitals during the project's first year. Participating hospitals cared for more than 400,000 patients in the five conditions during the first year.

Transitioning toward districts

SINCE ADOPTING HISTORIC BYLAWS REVISIONS last January, CMS has been paving the way toward increased visibility and relevance.

One of the first items on a packed to-do list was restructuring the Branches into Districts that elect trustees to serve on the CMS Board. To start the process, the Society provided Branch presidents with member listings, district maps, and a plan for assigning members to these districts. Branches were then given the opportunity to discuss the transitional process, establish Nominating Committees, and elect representatives.

Branches are now in the final transitional phase; the new trustees will be installed at the CMS Annual Dinner June 11.

AMA Annual meeting around the corner

THE 2005 ANNUAL MEETING OF THE AMA House of Delegates is coming up June 18-22 at the Hilton Chicago. Mississippi family physician J. Edward Hill, MD, will be inaugurated as the 160th president.

The policy-making body also will be addressing numerous resolutions, the lifeblood of organized medicine. Resolutions originate at grassroots county societies, and may advance to the state and national level. Some CMS resolutions

have been influential in shaping policy at the AMA. These have included *Deductibility of Interest on Student Loans*, *Mid-Year and Retroactive Medical School Tuition Increases*, *Medical Staff Autonomy*, *Physician Quality Ratings*, and *Access to Hospital Records*.

Faxing exception gains ground

THE OUTLOOK IS IMPROVING FOR ASSOCIATIONS and businesses that rely on faxes to communicate with members or customers. That's because the Senate Commerce Committee has passed bipartisan legislation approving the "established business relationship" exception to sending commercial faxes. This legislation would overturn the Federal Communication Commission's proposed new regulations, which would prohibit associations and businesses from faxing to individuals with whom they have an "established business relationship" unless they have signed written consent. Physician offices that use faxes as a business communications tool would also be affected.

Known as the *Junk Fax Prevention Act of 2005*, the bill passed with two minor amendments: one that requires the opt-out be available to recipients 24 hours a day, seven days a week, and another that changes the time within which the FCC can determine whether instituting a time limit on the EBR is necessary (from 18 months to three months).

The U.S. House of Representatives is expected to move soon to introduce companion legislation to S. 714.

Take control of your future

AMA Organized Medical Staff Section

2005 Annual Assembly

June 16-18

The Palmer House Hilton, Chicago

**All physicians, health care leaders, medical staff services
professionals welcome.**

**For more information, call (800) 262-3211, ext. 4761
or register today on-line at www.ama-assn.org/go/omss.**

"Together we are stronger."

CMS PROGRAMS

Emergency preparedness planning for the community physician

THE CHICAGO MEDICAL SOCIETY, IN CONJUNCTION with the Chicago Department of Public Health, is offering a one-hour free CME program on preparedness planning. Topics include:

- The role of the community physician in public health preparedness planning.
- Practicing medicine in an unsafe world: when to be concerned and what to do about it.
- Protecting yourself and your staff from potential infectious disease threats.
- The role of the Public Health Department in an emergency.

Upcoming courses:

- Wed., June 22, 9-10 a.m., Holiday Inn, Skokie
- Sat., July 23, 9-10 a.m., Hilton, Oak Lawn
- Mon., Sept. 19, 4-5 p.m., American Medical Association, Chicago
- Tues., Oct. 25, 9:30-10:30 a.m., Wyndham Drake, Oak Brook

For more information, visit www.cmsdocs.org, or call (312) 670-2550, ext. 324, or e-mail aeisenberg@cmsdocs.org.

Sign up for OSHA Training

OSHA REQUIRES ANNUAL TRAINING FOR ALL health care workers with potential occupational exposure to bloodborne pathogens. Attending the two-hour CMS training course and updating your exposure control plan satisfies most of your yearly OSHA regulations. *All CMS members and their staff receive a discount.* Seminars are taught by specialists in exposure control.

Upcoming courses:

- Thu., June 16, 5 p.m., Advocate Lutheran General Hospital, Park Ridge
- Fri., Aug. 12, 10 a.m., St. Francis Hospital, Evanston
- Wed., Sept. 21, 10 a.m., Hilton, Oak Lawn
- Wed., Oct. 5, 5 p.m., Advocate Lutheran General Hospital
- Fri., Nov. 18, 10 a.m., Holiday Inn, Skokie

Fee is only \$49 each for CMS members and their staff; \$99 each for non-members.

For registration forms and information, call (312) 670-2550, ext. 338.

AT YOUR LEISURE



CMS members tee off at last year's Golf Outing

CMS Golf Outing—Give it a shot!

PLEASE JOIN YOUR COLLEAGUES FOR THE Annual CMS Golf Outing on Wednesday, Sept. 14, at Ruffled Feathers Golf Club, 1 Pete Dye Dr., Lemont, Ill.

The event begins at noon with registration and lunch. Golf begins at 1 p.m., with a scramble format. After golf, cocktails and awards.

Registration is \$100 for CMS members, \$125 for non-members. To register, please contact Lillie Arias at (312) 670-2550, ext. 331, or e-mail larias@cmsdocs.org.

CHICAGOURMETS PRESENTS

Count Sebastian Capponi of Villa Calcinaia, (one of Tuscany's oldest wine estates.)

Count Capponi will serve his wines at a dinner featuring baked veal tenderloin -- **June 9, 6:30 p.m.**

SALOON STEAKHOUSE, 200 E. CHESTNUT, CHICAGO

CMS MEMBERS : \$75, ALL INCLUSIVE. CALL (708) 383-7543

Save the date

March 14-19, 2006

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with ChicaGourmets

on the luxury Seabourn Legend

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ALL-INCLUSIVE FROM \$1,999 (airfare additional)

For more information, contact Donald Newcomb at (708) 383-7543; donaldnewcomb@comcast.net.

Or go to the ChicaGourmets Web site:

www.chicagourmets.com.

CLASSIFIED ADS

Office/building for sale/rent

680 NORTH LAKE SHORE DR. OFFICE space—\$20 per sq. ft.; 2000 or 2600 sq. ft. Bargain price!!!! Act now. Call Carl (312) 664-1877, ext. 224.

PRIME DOWNTOWN NAPERVILLE LOCATION. Office/medical space available immediately in newly constructed building. Easy access to interstates and Metra train station. On-site restaurants, banking, shopping. Near Edward Hospital. Call (630) 554-3408.

FOR SALE, CARDIOLOGY PRACTICE IN Chicagoland area. Perfect opportunity. Reply to box #2219.

Personnel wanted

HOME PHYSICIANS, A MEDICAL GROUP located in Chicago/Northwest Indiana and specializing in house calls, seeks physicians. Individuals trained in primary care/surgical debridement. Phone (773) 292-4800/(219) 864-9900; fax (773) 486-3548; www.home-physicians.com.

FT. LAUDERDALE, FLORIDA: ESTABLISHED BCFP seeking BC/BE or Med/Pede English/Spanish. 100K to start. Full benefits. Low in-patient. Profit sharing, no J-1, no recruiter. Fax (954) 742-5967; telephone (954) 742-4667.

PART-TIME PEDIATRICIAN, TWO HALF-days per week and two weekends a month in Des Plaines. Possible buy-out later. Send resume to cmc496@sbcglobal.net.

CHICAGO—PHYSICIANS NEEDED, OB-GYN, full- or part-time. Pregnancy terminations, tubal sterilization, infertility and other services. Downtown and suburban Chicago locations. Full- or part-time, hourly and salaried positions available. Residents welcome, will train. Malpractice insurance available. Mail CV to Administrator, 1640 N. Arlington Heights Rd., Suite 110, Arlington Heights, IL 60004; or fax to (847) 398-4585; or e-mail tammys@covad.net.

PHYSICIANS NEEDED—FULL- OR PART-time available. Downtown Chicago and suburban Chicago locations, northwestern and western suburbs. Urology, GI, and anesthesiology specialties wanted. Residents in Illinois programs welcome. Malpractice insurance available. Hourly or salaried positions available. Mail CV to Administrator, 1640 N. Arlington Heights Rd., Suite 110, Arlington Heights, IL 60004; or fax to (847) 398-4585; or e-mail: Tammys@covad.net.

A NEWLY LICENSED ILLINOIS-licensed doctor is needed to join a well-established practice with possibility of partnership. Call (708) 779-5070 from 10 a.m.—4 p.m.; or (708) 351-4100 or (847) 630-7358 (Rodelia).

FULL-TIME OR PART-TIME INTERNIST for busy internal medicine office. Please fax CV to (773) 721-8963.

WANTED: GENERAL PRACTICE PHYSICIAN in western suburbs. Part- or full-time. E-mail: drkuchipudi@aol.com.

GENERAL PRACTICE OR FAMILY PRACTICE doctor for outpatient clinic—Chicago area. Part-time or full-time. Call (630) 452-8445. Spanish neighborhood. No night calls. No hospital patients.

Personnel available

OB/GYN, OVER 30 YEARS EXPERIENCE in teaching hospital and private practice, looking for part-time job. Currently in private practice. Reply to box #2217.

Medical equipment for sale

MEDICAL EQUIPMENT FOR SALE: HUGE savings on refurbished or new medical/surgical equipment for all specialties. One-year warranties, training, delivery, installation, supplies. One-stop shopping. **WE BUY UNWANTED EQUIPMENT.** Call for complete inventory list or schedule a face-to-face meeting with Alexia Smith, MESA Medical, Inc. (800) 989-4909.

SAVE \$\$\$, NEW AND PRE-OWNED EXAM tables, office and waiting room furniture, EKGs, sterilizers. Call for list and info: (800) 553-8367 or (815) 678-4657.

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A CLASSIFIED AD, CONTACT
CHRIS SIENKO (312) 670-2550.**