Humanitarian relief through Telemedicine, pages 6-7

chicago CHICAGO MEDICAL SOCIETY THE MEDICAL SOCIETY OF COOK COUNTY MEDICAL SOCIETY OF COOK COUNTY



Newsletter, October 2007, Vol. 110, No. 13

MESSAGE FROM YOUR PRESIDENT

IDFPR order: Review your online profiles--We can assist!

Dear Colleague:

The Illinois Department of Financial and Professional Regulation (IDFPR) requires that all Illinois-licensed physicians review and verify their online profiles and provide additional required information. These profiles must be completed online by Nov. 15, 2007, in preparation for the new licensing period that begins on July 1, 2008. Participation is mandatory and failure to update your online physician profile can result in disciplinary action.

The Chicago Medical Society, in conjunction with the Illinois State Medical Society, is working to assist its members through this process. For those physicians who need help accessing the Internet or navigating the IDFPR Web site, CMS and ISMS have set up staff-supported computer workstations at their respective offices. ISMS has also set up a telephone helpline for physicians at (800) MDASIST or (800) 632-7478.

Here is a physician profile resource that will help you through the update process: www.idfpr.com/update.asp. When you go to this

site, you will find a profile update guide, frequently asked questions and the 'login' to update your profile. Your 'login' is your license number and either your pin number, social security number, or date of birth. To contact



IDFPR directly, phone (217) 524-4972, or e-mail: FPR.Profile@Illinois.gov.

If you have any questions or need assistance, please contact CMS' Membership Services Department at (312) 670-2550.

CMS is always available to provide physician support and be a valuable resource to our members.

Thank you,

Truitik you

Saroja Bharati, MD
President, CMS

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Todd Stroger recounts health system challenges

County Board President hears CMS concerns; also calls for "new remedies"

CMS COUNCILORS LEARNED MORE ABOUT the imperiled Cook County health system when Board President Todd Stroger addressed our Council on Tuesday, Sept. 11.

Before an audience of over 100, Mr. Stroger shared his view of the County's goals and accomplishments. Citing his greatest challenge, a massive budget deficit, Mr. Stroger said he was forced to cut staff and reduce services in order to preserve core County principles.

Despite backlash from the media and political opponents, Mr. Stroger said he still believes he made the right decisions, although he said he regrets not having time to discuss the budget process with the public prior to its implementation.

Yet, as the result of sizeable cutbacks, he claims that the County is saving millions while continuing to serve those most in need. Mr. Stroger read off a list of his stated accomplishments: steps to privatize services, spur community and economic development, increase efficiencies, reduce wait times, add pharmacies and fill more prescriptions, double the number of ambulatory screening rooms—at a time when government subsidies are drying up.

At Mr. Stroger's request, CFO John Cookinham described the County's efforts to increase Medicaid payments and require patients to pay more for services, including a \$3 fee for prescription drugs. Both he and Mr. Stroger repeatedly pointed to inadequate federal and state funding and called for new remedies.

Following his talk, Mr. Stroger took questions from the audience. CMS physicians asked about professional staff morale, stabilizing the system, and the possibility of an outside independant evaluation. One questioner wondered how, in light of tightened billing practices, County could help patients who choose to opt out of treatment for fear of not being able to pay for essential care.

The Stroger visit to CMS reflects the Society's emphasis on maintaining an open, constructive dialogue between itself and city and county officials, said CMS President Saroja Bharati, MD. She wel-



Cook County Board President Todd Stronger visits with CMS President Dr. Saroja Bharati before he addressed the CMS Council on Sept. 11.

comed future conversations with Mr. Stroger's office.

Last winter, CMS, through a Council resolution, strongly opposed the massive budget cuts that sacrificed scores of frontline physicians. The Society also urged Mr. Stroger to abide by state law and County Hospital's own medical staff bylaws.

PRESIDENTIAL COMMITTEES NAMED

A new Ad Hoc Committee on Senior Physicians, chaired by Past President Joseph L. Murphy, MD, is gearing up for activity. Composed of emeritus, retired and practicing physicians aged 60 and older, the committee is charged with supporting and promoting membership, outreach endeavors, educational opportunities, political participation, and mentoring programs.

COUNCIL HIGHLIGHTS (continued)

An Ad Hoc Committee to evaluate the Regional Patient Safety Simulation Center, led by President-elect William A. McDade, MD, is up and running. The committee is examining ways to make the Center functional and useful to CMS members. In the first meeting, committee members outlined steps for convening a network, creating train-the-trainer programs, and inviting hospitals to participate.

NEW POLICIES ADOPTED

The Council voted to adopt the language of three resolutions passed at the AMA meeting in June. These resolutions originated at CMS; the wording adopted by AMA will replace existing CMS policy.

SUPPORT OF SIDS RESEARCH—Supports research into SIDS and encourages medical examiners and coroners to collect tissue samples for research purposes from infants who have died suddenly and unexpectedly, to the extent permissible by law. (Adopted by AMA)

REDUCING TRANS FATS—Encourages and promotes the reduction of trans fats in order to maintain good health and lower the risk for coronary artery disease; calls for the replacement of trans fats with healthier fats or oils. (Adopted by AMA)

STANDARD HEALTH CARE BENEFIT—Supports the establishment of guidelines to evaluate the adequacy of health insurance options. Guidelines should suggest a wide array of age-appropriate coverage options, provisions to assist low-income individuals with high costs, and mechanisms to educate patients and assist them with making informed choices. (Adopted by AMA)

RESPONSE TO MAYO CLINIC PROCEEDINGS' ARTICLE ENTITLED "PHYSICIAN PARTICIPATION IN CAPITAL PUNISHMENT"—Directs CMS to join the ISMS and the AMA in writing a letter to the editor of the Mayo Clinic Proceedings, explaining the basis for medical professional opposition to participation by health professionals in executions and the role of the medical professional association in protecting the ethical integrity of the profession.

COUNCIL TO DISCUSS SINGLE PAYER SYSTEM

CMS councilors are being asked whether CMS should support a series of recommendations made by the Ad Hoc Committee on Single Payer System. The recommendations stem from a report comparing healthcare delivery in the U.S. with single payer health systems in Germany, Canada, and the U.K.

The Council will vote on those recommendations at the next Council meeting.

CME MISSION STATEMENT

The continuing medical education mission statement for 2007-2008 reads as follows:

"To promote the quality of medical care, in conjunction with joint sponsors, to the people of Chicago and the surrounding areas by enhancing the knowledge and skills of U.S. licensed physicians in the changing healthcare environment."

CMS APPROVES CENTRALIZED BILLING PLAN

Beginning with the 2008 membership year, ISMS is assuming responsibility for all CMS dues billing and collection activities. The one-year pilot program aims to reduce duplication of services and allow CMS to focus on recruitment and retention.

Under the agreement, ISMS will prepare and continued on page 4

NEWS FOR CHICAGO PHYSICIANS



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COUNCIL HIGHLIGHTS (continued)

send all 2008 dues renewal invoices for mutual members, process all returned dues renewals, and remit collected dues to CMS, AMA and IMPAC. New membership applications will continue to be handled by CMS, in accordance with current protocols and procedures.

This one-year pilot program will be reevaluated by both CMS and ISMS in April 2008.

Other highlights of the CMS Council meeting:

- At the outset of the meeting, Dr. Bharati welcomed Mr. Theodore Kanellakes as the new CMS executive director. Mr. Kanellakes, who joined CMS in 1995, was previously director of Membership Services and director of the CMS Service Bureau. CMS Past President Steven M. Malkin, MD, who chaired the Search Committee, detailed the process of selecting the executive director for the Society.
- Thanks to an aggressive recruitment campaign, approximately 300 members joined CMS this spring and summer, over half of them students.

- Dr. Bharati congratulated students for their efforts in recruiting new members to the Society.
- A recent CME program will be available online. Humanitarian Relief Through Telemedicine: Information Technology to Build Global Bridges in Medicine was held Sept. 8 at Northwestern University. It was sponsored by CMS and the Center for International Rehabilitation. (See story on pages 6-7).
- The 2008 Midwest Clinical Conference is scheduled for March 27-29 at the University of Chicago. Tarek Karaman, MD, is the MCC committee chairman.
- Presidential recommendations to the Nominating Committee were announced as follows: Edward Abraham, MD; Joan E. Cummings, MD; Richard A. Geline, MD; Jose Medina, MD; Robert W. Panton, MD; and Kenneth J. Printen, MD. Each will serve a three-year term that expires in 2010.
- Presidential appointments to fill vacancies on the Nominating Committee are: Adrienne L. Fregia, MD; Neal Patel, student; and Steven M. Malkin, MD.



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Now, trial lawyers want to overturn this fair, sensible—and *necessary*—reform and take us back to the dark days of excessive jury awards, higher medical liability premiums, escalating health care costs, and reduced access to care for patients.

Don't let trial lawyers destroy the progress we've made on medical lawsuit reform. Let's continue working to close the wounds, provide patients with the care they deserve, and keep physicians in Illinois.

FOR MORE INFO, VISIT WWW.REALITYMEDICINE.COM.









HUMANITARIAN RELIEF



CMS President Saroja Bharati, MD, (right) moderates a CME program on "Humanitarian Relief Through International Telemedicine," in the Robert H. Lurie Medical Research Center of Northwestern University. Sponsored by the Chicago Medical Society and the Center for International Rehabilitation (CIR), the seminar featured (from left): CMS member William Kennedy Smith, MD, director, CIR; Jay H. Sanders, MD, president and CEO, The Global Telemedicine Group; and Ronald C. Merrell, MD, director of the Medical Informatics and Technology Applications Consortium, Virginia Commonwealth University.

CMS seminar explores building global bridges through Telemedicine

THE INTERNET IS NOW BEING USED TO SAVE lives. From Ecuador to Cambodia to Uganda, "Telemedicine" is reaching across borders to change the way healthcare is delivered to underserved areas.

Physician volunteers are needed to help in this paradigm shift in humanitarian medicine, according to William Kennedy Smith, MD, director, Center for International Rehabilitation (CIR), Chicago.

Speaking before a CMS-sponsored program at Northwestern University on Sept. 8, Dr. Smith, along with colleagues Jay H. Sanders, MD, and Ronald C. Merrell, MD, informed fellow physicians how their expertise can help their counterparts worldwide. The program was moderated and organized by CMS President Saroja Bharati, MD.

Dr. Smith encouraged physicians to sign up with *iCons in Medicine*. The organization uses the Internet to link volunteers, who provide teleconsultation to primary care doctors in remote and medically underserved areas of the world. Volunteers give just a few hours a month, from the convenience of their home or office.

"Besides providing the humanitarian aspect, your volunteering can foster a deeper understanding of health disparities, while nurturing insights that can lead to political, social and economic change," Dr. Smith said.

For more information, and to volunteer, please visit www.iconsinmed.org, or call the Center for International Rehabilitation at (312) 280-4970.

HUMANITARIAN RELIEF (continued)



More than 100 physicians from the Chicago area signed up for the Telemedicine program at Northwestern, earning three hours of CME credit. The program was well received by attendees.



Dr. Bharati visits with Dr. Smith and Dr. Smith's mother, Jean Kennedy Smith, former U.S. Ambassador to Ireland.



Pediatrician Allen Golberg, MD, asks the panel a question.



Drs. Melvin Gerbie (*left*) and Robert Vanecko, CMS past president, review Telemedicine program highlights.



Charles L. Bennett, MD, PhD, (left) discusses the global reach of Telemedicine with Drs. Bharati, Smith, Sanders and Merrell.

Chicago Medicine, October 2007 Page 7

PLANTING SEEDS



The Presidential Ad Hoc Committee to evaluate the CMS-based Chicago Regional Patient Simulation Center met Sept. 19 to discuss how to more effectively utilize the Center. Shown clockwise from head of table are: CMS President Saroja Bharati, MD; Michael Boros, CMS staff; Robert Vanecko, MD, CMS past president; Raj Lal, MD; Leonard Lamkin, MD, executive director, Chicago Patient Safety Forum; and William A. McDade, MD, PhD, CMS president-elect, and committee chair.



CMS Midwest Clinical Conference (MCC) Committee members met to plan the annual 20-hour CME program for March 27-29, 2008. Shown clockwise, from front, are Tarek Karaman, MD, MCC Committee chair; Drs. Kenneth Printen, CMS past president; Edgar A. Borda; Julian J. Rimpila; Joseph L. Murphy, CMS past president; Annette Boksa, CMS staff; Dr. Vijay Yeldandi; and Cecilia Merino, CMS education director.

There are important benefits in joining organized medicine, CMS President Bharati said when she spoke before the Rush Student Orientation on Sept. 19. Here, she meets with second-year student Pooja Oza.





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Ninth Annual CMS Golf Outing brings spring weather to fall event



Photos by Annette Boksa, CMS

Dr. Mitch Bernsem celebrates a day on the course-and out of the office!

AFTER WEEKS OF INCREASINGLY COOL weather and cloudy skies, Mother Nature rolled back the clock on Wednesday, Sept. 26, giving golfers a day that seemed to be lifted from the most temperate weeks of Spring. With clear blue skies and beautiful lush greens, 71 golfers and their guests enjoyed an afternoon of golf and camaraderie on the beautifully tended Ruffled Feathers Golf and Country Club in Lemont, IL. CMS members and their guests competed for fun and healthy competition in foursomes on an 18hole, scramble-style tournament.

In the end, the team containing National City representatives Glenn Gray, Will Miller, John Pestikas, and Rollin Sofkin won the day, with a



A break between swings: from left, Dr. Christopher Barbour, Dr. Hythem Shadid, Dr. Kamala Ghaey, and Ken Ghaey.

total 18-hole score of 52, an impressive 20 strokes under par. Other milestones were celebrated as well--Emanuel Worley was awarded the distinction of Longest Drive on hole #4, while Dr. Diego Tio proudly claimed the distinction of Closest to the Pin at hole #11. The Longest Putt award went to Steve Kelanic, while Jim Rauh of ISMIE won the yearly putting contest.

Following day's events, the doctors and their guests mingled at the buffet dinner while listen- Dr. Ernesto Languido keeps ing attentively as his eye on the ball. names were called,



each hoping to win one of the many prizes, totaling more than \$3000.

GOLF OUTING (continued)

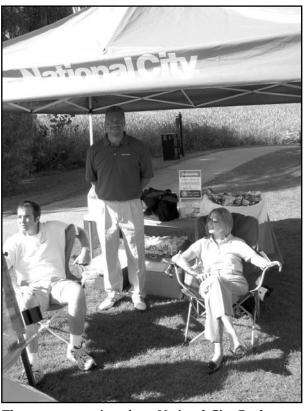


Fantastic Four: from left, Drs. Jennifer Bussell, Katherine Tynus, Catherine Chang, and Kristine Cieslak.

Prizes included: a \$75 gift certificate to Rosebud Restaurants; a \$200 gift certificate toward a cocktail and sumelaria party at Quartino Restaurant; A \$50 gift certificate from Maggiano's; a complementary foursome of golf with carts from Ruffled Feathers; A DVD player/recorder from AVW TELAV Audio Visual Solutions; 12 admission tickets to Arlington Park Racetrack; a \$75 gift certificate for The Green at Grant Park; Dinner for two at the Millennium Knickerbocker's



Several vendors get in on the game. From left: Mike McCarthy, Aon; Teresa Neufeld, PBT; Matt Washburn, PBT; and Bob Bartee, PBT.



Three representatives from National City Bank greet golfers at the fourth hole.

Nix Bistro; guest passes, with lunch or dinner, at the East Bank Club; two tickets for an evening of laughs at the Second City Theater; gift certificate to Weber Grill; deluxe poker sets; a chipping net and a practice net for golf practice; a set of Chicago Bears folding chairs; a pair of video iPods; an Eddie Bauer bocce ball set; and a pair of "winner take all" raffles that included a free golf bag.

This year's sponsors were the CMS Insurance Agency; PBT; ProAssurance; National City; AXA; Ameriprise Financial; Bank of America; Open for Business, American Express; and the outing's co-organizer, the DuPage County Medical Society.

New Resources for ISMS Members

MEDICAID WOES? ARE YOU FRUSTRATED with the "never-ending" hassles of Medicaid claims submissions and resubmissions? Watch your mail in the next few weeks for a resource that can help you submit clean claims and expedite payment.

ISMS' new *Medicaid Billings Basics, Resources* and *Tools* is the fourth in a series of advocacy brochures aimed at assisting members with the stream of sometimes obtuse Medicaid billing procedures and rules. It's chock full of hands-on, practical information for practice and billing managers in a medical office.

Unfortunately, this information cannot in and of itself fix Medicaid's abysmally low pay rates for many medical specialties. With the state's current budget crisis continually making headlines, the future does not appear bright for this important government safety net. ISMS' division of member



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I. C. System, Inc. P.O. Box 64137 St. Paul, MN 55164-0137 www.icsystem.com advocacy monitors Medicaid's payment cycle, and stands ready to intervene on behalf of physician members who experience lengthy pay cycles for Medicaid claims reimbursement. ISMS also continues to press the state to live up to its prompt pay commitments for physicians.

Please call ISMS' division of member advocacy if you need help tracking the status of a Medicaid claim, an ally to intervene on your behalf, or a refresher on Medicaid's rules. We can help! *Advocacy@isms.org*; (800) 782-4767, ext. 1470.

Calling All Practice Managers: You can now gain complete access to a wealth of informational resources and helpful tools on the ISMS Web site. If your doc is an ISMS member, simply contact the Society to obtain your very own logon information for the members' only portion of ISMS online. There you'll find comprehensive medical-legal guidelines to answer common medical practice dilemmas, model forms and procedures for use in a medical office, legislative analyses, and advice and guidance on what to look out for in health plan contract language.

To help practice managers keep up-to-date on trends and issues affecting medical practice, ISMS now also offers *Off the Charts*, a quarterly e-newsletter for medical office staff.

To gain access to the ISMS members only Web site and Off the Charts, contact Sarah Bleeden; Bleeden@isms.org; (800) 782-4767, ext. 6525.

Medicare Fix Down to the Wire ... Again: Congressional haggling earlier this fall resulted in the hopefully temporary demise of a two-year positive update for physician Medicare reimbursements.

Originally, language effectuating a reversal of the 10% physician pay cut slated for January 1st had been packaged with congressional extension for the State Children's Health Insurance Program. However, disagreements forced the Medicare fix out of the bill, and now it will have to move forward on its own before year's end.

Physicians are rightfully voicing frustration over this annual déjà vu moment, as a signal of the feds' continuing callous disregard for patient access to care. AMA, AARP, and the

continued on page 14



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ISMS UPDATE (continued from p. 12)

entire federation of medicine nationally have joined forces to fight for a positive Medicare update for doctors.

What can you do? Call your congressional representative and senators. Talk to your patients about the importance of fixing the flawed Medicare formula. Use the poster ISMS is sending to physicians statewide to activate your patients!

For more info, visit www.isms.org; or call the Division of Governmental Affairs (800) 782-4767, ext. 6440.

Patient Safety, Crib Recall: ISMS is cooperating with Illinois Attorney General Lisa Madigan's office to alert patients to safety issues with Simplicity and Graco cribs. One million of these cribs sold between 1998 and 2007 have been recalled after the deaths of three infants, seven entrapments, and 55 other incidents.

For more info, or to download a poster for patient display in your medical office, visit www.isms.org, or call the ISMS Division of Governmental Affairs (800) 782-4767, ext. 6488.

TELL A FRIEND IN NEED

The Raymond E. Hoffmann, MD, Medical Benevolence Fund provides temporary financial support to ISMS member physicians or their dependents during times of hardship.

ISMS has recently produced promotional wallet cards with the campaign theme to simply "tell a friend" about the fund. If you would like cards, please contact Linda Stormont at (312) 853-6528 or lindastormont@isms.org.

For more information about the Benevolence Fund or to request applications, contact Cheryl Koos at (800) 782-4767, ext. 2493, or koos@isms.org.

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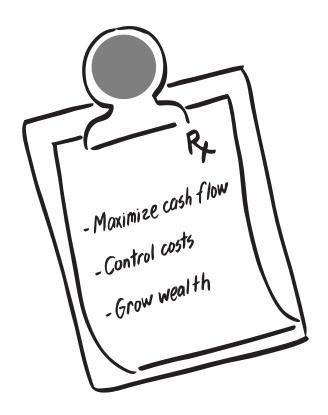
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EVENTS/PROGRAMS

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University Club of Chicago Sponsored by Ethicon

Contact: Jennifer Cox (312) 670-2550, ext. 324

• Nov. 13--6:30 p.m. "HPV Update" Chicago Pediatric Society General Membership Meeting

East Bank Club Chicago

Contact: Jennifer Cox (312) 670-2550, ext. 324

• Nov. 15--6:30 p.m.

District 3-General Membership Meeting

Sponsored by Boehringer Pharmaceuticals

Contact: Jennifer Cox (312) 670-2550, ext. 324

• Nov. 28--6:00 p.m.

Chicago Gynecological Society "Robotics in Gynecology: An Update"

Maggiano's Little Italy

Chicago

Contact: Jennifer Cox (312) 670-2550, ext. 324

SAVE THE DATES:

CMS Haliday Reception,

Wednesday, Dec. 12

For information, call (312) 670-2550, ext. 322

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For information, call Annette Boksa at (312) 670-2550, ext. 340, or email aboksa@cmsdocs.org

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INTERNAL/FAMILY PRACTICE FOR SALE 2006 collections \$564K, five exam rooms, 4700+ active patients, 2.5-day work week. Located in Arlington Heights area. Owner retiring. For more information, please contact Wendy at (773) 502-6000.

Personnel wanted

CHICAGO--HOME PHYSICIANS IS AN innovative multi-specialty practice focused on house calls to the elderly homebound. We are looking for BE/BC primary care physicians to join our team of over 30 medical staff. Our business model allows you to practice medi-

cine without the headaches of hospital rounds, exhausting call schedules, or the stress of running your own practice. Home Physicians is a leader and an innovator in house calls, visiting over 250 patients per day, and utilizing an EMR system. We offer excellent compensation with productivity bonuses, comprehensive malpractice insurance with tail coverage, and company cars for patient visits. For more info, please contact Scott Schneider at (773) 342-4201; or send CV to sschneider@homephysicians.com; www.homephysicians.com.

PHYSICIANS, STOP WORKING 55-80 HOURS

a week! Mobile Doctors seeks physicians to make house calls to the elderly and disabled. Seeking one part-time and one full-time physician. Practice primary care with patients who really appreciate you. No night or weekend work. A company car and certified medical assistant are provided. Take you time practicing medicine without a waiting room full of patients. Fax CV to Michele at (312) 640-4496; or call (312) 617-2096; or mail CV to Mobile Doctors, 1229 N. North Branch #210, Chicago, IL 60622.

FAMILY PRACTITIONER OR GENERAL practitioner wanted. Full-time or part-time, Spanish-speaking neighborhood, outpatient only—40 hour week. Cermak Rd. and Ashland Ave. Call (630) 452-8445.

ILLINOIS-LICENSED MEDICAL DOCTOR for physician house call service. Call (630) 941-9344.

IDEAL FOR MOONLIGHTING! PRIMARY care physician or dermatologist wanted for outpatient derm clinic. Occasional Saturday mornings, convenient suburban Chicago location. Fax resume to (847) 843-0281.

Medical equipment for sale

SAVE \$\$\$S, 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.

Business services

PHYSICIAN'S ATTORNEY—EXPERIENCED and affordable physician's legal services including practice purchases; sales and formations; partnership and associate contracts; collections; licensing problems; credentialing; estate planning and real estate. Initial consultation without charge. Representing practitioners since 1980. Steven H. Jesser (800) 424-0060; or (847) 212-5620 (mobile); 790 Frontage Rd., Northfield, 60093.

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CMS Hospital liaisons needed for legislative breakfasts and more.For information, please contact:

Megan Whalen (312) 670-2550.

AN APPEAL

Indian American Medical Association (IL) Charitable Foundation has maintained a free health clinic in Chicago for the past 12 years. In 2002, a building was purchased at 2645 W. Peterson to house the clinic. It has three examination rooms. In the last two years, the number of patients seeking services at the free clinic has doubled, and three more examination rooms are being added this year to facilitate an additional voluntary physician to see the patients and reduce waiting times.

The clinic needs three more examination tables, furniture, wall-mounted blood pressure apparatus, otoscope and ophthalmoscopes in working condition. Any donations of these items by local physicians are greatly appreciated.

Please contact Marella L. Hanumadass, MD, Executive Director, Indian American Medical Association (IL) Charitable Foundation at (630) 530-4052; Fax: (630) 530-4173; or hanumadass@aol.com

For information on placing a classified ad, please call: (312) 670-2550.



Surplus Medical Equipment

Do you have any surplus medical equipment that may be donated to the Chicago Medical Society







Regional Patient Simulation Center

The CMS Foundation is developing a multiple room simulation center in 8,000 sq. ft. of space in our downtown headquarters. We are seeking donations of all items that would be found in an OR, ER, ICU and patient room.

The center will serve as a training facility where healthcare professionals can learn and maintain clinical skills. It will serve all area hospitals and healthcare professionals, i.e., physicians, nurses, therapists and EMTs, for training and emergency preparedness.

We are also urging our members to please contact their hospitals and inquire about donations— anything and everything will be appreciated.

> For a complete list of items to donate please contact: Michael Boros at 312-329-7326 or mboros@cmsdocs.org







HEALTH PLANS THAT WORK AS HARD AS YOU DO



Anyone who thinks a physician's work is nine-to-five has no idea what it means to be responsible to patients 24 hours a day. Physicians' Benefits Trust understands how demanding your life is — that's why we offer health plans designed by physicians for physicians —and we craft every health plan we offer to your real-world needs. Our comprehensive coverage offers freedom in your choice of providers ... competitive group rates ... tax-favored Health Savings Accounts ... and no managed care requirements*. So it's hard to imagine why you'd look anywhere else. What's more, there are no cumbersome participation requirements for your group practice to satisfy. All we ask is that one group health plan participant is a member of ISMS or CMS.





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