1. HIPAA Alert: Countdown to Compliance Deadline

In less than two weeks, several new HIPAA requirements must be in place.

**The compliance deadline is Sept. 23, 2013.**

Access ISMIE Mutual's updated [HIPAA Model Privacy and Security Policies and Procedures](#) (login required*) to make sure your office is following the latest HIPAA Privacy and Security Rule requirements and implementing the new security rules.

Previous versions, "redlined" to note changes, are also available and may be helpful to practices that used older versions to develop their own policies and procedures.

*Login assistance: If you are a practice manager requesting a username and password on a policyholder's behalf, please complete and submit the [Username and Password Request Form](#).

If you have questions about HIPAA, please call 800-782-4767 or [send an email](mailto:).  

2. ISMIE Declares Largest Ever Dividend

For the seventh year in a row, ISMIE Mutual will distribute a dividend - this time $45 million, [the largest ever](#) - to eligible policyholders. In addition to this planned distribution, ISMIE announced a $20 million special dividend with deferred distribution. Find out more and also learn about an update to ISMIE's premium rates in the latest edition of [Mutual Interests](#).
3. Washington Lawmakers Must Reform Medicare's Payment System ... Now

Does your medical office accept Medicare assignment?

If so, you are already aware of the stagnant Medicare reimbursement rates, driven by a fixed formula called the sustainable growth rate or SGR. And, as in years past, a payment slash is scheduled for the new year based on this flawed payment system. A cut of 24.7 percent will kick in Jan. 1, 2014, unless Congress acts to avert it!

This cut would make it very challenging for medical offices to be able to continue covering business costs and to have adequate staffing to deliver the best possible patient care - especially for the senior population.

If the looming SGR cut isn't enough of a financial problem, Medicare reimbursement is already down 2 percent for 2013 as a result of federal "sequestration."

Your office budget cannot absorb any more reductions to Medicare reimbursements. Congress needs to pass an agreement to stop the sequester cuts, repeal the SGR permanently and build a strong Medicare program.

You can take action by contacting your lawmakers via email or calling 800-833-6354.

(Please note: Whether you use the email link or call the 800 number, you will be directed to the U.S. representative of your specific congressional district and your U.S. Senators Mark Kirk and Dick Durbin.)

4. Take a Seat or Log on for Fall Education Opportunities

Spend a day learning the latest about HIPAA, how to craft job descriptions, how to deal with disruptive employees and the important topic of patient satisfaction at ISMIE Mutual's "Practice Management Days," taking place in locations across the state:

- September 17, Springfield
- September 24, Alsip
- October 11, Skokie

Online registration for staff.

Physicians may also enroll for a Practice Management Day.

The ISMS Education Center is offering a "steal of a deal" with a savings of 50 percent when you register for these three on-demand courses together:

- HIPAA & Your Practice Part 1: Privacy
- HIPAA & Your Practice Part 2: Security
• ICD-10 CM Readying Your Physicians and Practices for Change

Register for your compliance bundle today.

The EHR Conference and Exhibit is coming to Oak Brook November 1. Registered attendees who visit with every exhibitor may enter a raffle to win an iPad mini!

Register online today. Breakfast and lunch will be provided.

Mark your calendar for Time for a Check-up: Improving the Business Health of Your Practice, to be held in Des Plaines on November 14.

Register today. Lunch is included; free parking.

5. Special Alert from NGS for Medicare Part B

On Monday evening, an error occurred with National Government Services (NGS)' bank account concerning the very first Part B payment cycle, which is causing payments to be delayed. NGS is working to resolve this issue and is expected post an update on its website.

This error affects Jurisdiction 6, which includes Illinois, Minnesota and Wisconsin.

6. Your Physician Can Stay with ISMIE, Even in these "Changin' Times"

Did you know that if your medical practice was to be purchased by another entity, your physician would have the option of maintaining ISMIE Mutual as his or her professional liability insurance carrier?

ISMIE has always insured physicians who are employees of hospitals and/or health systems, as well as those in independent practice.

So if a practice structure change is on the horizon for your team, we would be happy to discuss any questions you may have. Call us at 800-782-4767 or send an email. If you utilize an insurance broker, you may also wish to contact him or her.

7. Streamline by Taking Premium Payments Online

Still writing checks to pay ISMIE medical liability premiums? You can switch from paper to online payments - with no added fee!

Save money for your practice by eliminating the cost of checks and postage, and stop worrying about a late payment should the check get lost in snail mail.
Complete the entire process of online premium payments in just three easy steps:

2. Click on "Pay Your Premium" on the right side of the screen.
3. From there, just follow the directions.

Questions? Contact the Underwriting Division at 800-782-4767 ext. 3350 or by email.