

# Notes

**MEDICAL  MUTUAL**  
Liability Insurance Society of Maryland

## FROM THE CHAIR OF THE BOARD

**October 2020**

**Dear MEDICAL MUTUAL Member:**

*Doing what is right* — a guiding principle for Doctors.

Every day Doctors go above and beyond in providing exceptional care for their patients. When COVID-19 came to Maryland, that was no different – our Insureds rose to the occasion, helping Maryland fight this health crisis. While everyone else was called to quarantine and stay safe at home, Doctors were called to put themselves at risk to care for their patients. And you did, without question, because it was the right thing to do.

Doing what is right is a core part of who we are, too. It is one of the many positive attributes that we have inherited from the Doctors who own and direct MEDICAL MUTUAL. As the pandemic emerged, MEDICAL MUTUAL created a special online portal to provide the information Doctors needed to stay up to date with emerging government rules and regulations. With the physical interaction restrictions brought on by COVID, we immediately suspended the underwriting rule that initial patient interactions be face-to-face. This enabled Doctors to practice telemedicine confident that it would have no impact on their professional liability coverage. Additionally, MEDICAL MUTUAL added extensive telemedicine resources to our web site to assist Doctors offering this service for the first time. We promptly converted our in-person risk management education programs to online webinars, allowing Doctors to avoid the risks inherent in large group gatherings.

Most importantly, we quickly recognized the financial pressures our Insureds were facing with the pandemic. Large numbers of medical practices were forced to temporarily close or limit their operations to meet the legal and business realities of the health crisis. MEDICAL MUTUAL responded by providing immediate financial assistance to you and your practice. We applied a 25% “Pandemic Credit” for the period of April 1, 2020 through December 31, 2020 to every medical professional liability policy issued by the Company.

In addition to the positive steps MEDICAL MUTUAL has taken in 2020 to benefit you and your practice, exciting benefits for the upcoming year include a 20% Renewal Dividend Credit for 2021, an additional 10% *Mutual Advantage Plan* allocation, and our new “Practice Manager Toolbox” online resource area.

Our Insureds always inspire us, but this year especially, we were moved by your heroic efforts. Thank you again for rising to the occasion to keep Maryland safe. Finally, in this our 45<sup>th</sup> anniversary year, we would also like to stress our appreciation for your continued loyalty to MEDICAL MUTUAL. We look forward to defending Maryland Doctors for many years to come.

Sincerely,



George S. Malouf, Jr., M.D., FACS  
Chair of the Board

## HEADLINES

### **Rates and Renewal Dividend Announced**

Board of Directors declares rates unchanged for 2021 and a 20% Renewal Dividend.

### **Practice Manager Toolbox Introduced**

Comprehensive online resource area created to support Practice Managers.

### ***Mutual Advantage Plan* 2021 Allocation Declared**

Eligible Participants will receive a 10% allocation to their MAP accounts upon 2021 renewal.

### **Don't Miss Out on Discount, Register for RM Program**

There is still time to take a RM education program and earn 5% discount on renewal.

### **New RM Webinar Provides Pandemic Coping Strategies**

“Finding Resilience During a Pandemic” education program helps avoid COVID-19 burnout.

### **eNewsletter Offers Timely and Helpful Resources**

Recent issue gave guidance on medical records requests, free signs and much more!

## Board of Directors Announces Unchanged Rates for 2021


The MEDICAL MUTUAL Board of Directors is pleased to announce that rates will be unchanged for 2021. This decision is due to a continuing stability in claims frequency. In addition, the Board has approved a 20% Renewal Dividend credit for 2021 due to the company's stable position. The dividend credit will appear on your invoice for 2021 to be mailed on November 2, 2020. To receive the credit, a Policyholder must have had a policy in force by MEDICAL MUTUAL that is renewing in 2021. If you have questions concerning your policy or the Renewal Dividend, please contact your Insurance Producer or call the MEDICAL MUTUAL Customer Service Department at 410-785-0050 or 800-492-0195.

## Coming Soon: Practice Manager Toolbox, A New Resource for Practice Managers

As a Doctor-owned and directed company, MEDICAL MUTUAL has the background to understand the many different challenges routinely faced by Practice Managers. Whether it's keeping up with the constant introduction of new laws and regulations, changing health care standards, patient-related service issues, or even the challenges of a global pandemic, Practice Managers are expected to be knowledgeable and decisive. That's why we are excited to introduce yet another way we are supporting your practice. The new MEDICAL MUTUAL **Practice Manager Toolbox** is a convenient online resource specifically designed to provide relevant and timely guidance to Practice Managers on the wide variety of day-to-day scenarios faced at a busy medical practice. The resources provided through the **Practice Manager Toolbox** include important topics as practice operations, patient engagement, compliance, billing and insurance, cyber liability, EHR optimization, and more. Practice Managers must register to get access to the **Practice Manager Toolbox** section of our web site. In consideration for registering, Practice Managers also can choose a free gift! Additional information will be provided on our web site in the coming weeks.

**PRACTICE MANAGER**  
**TOOLBOX**

**A curated library  
of resources!**



**Practice Managers:  
REGISTER & RECEIVE  
a choice of a free gift!**

**COMING SOON!**

## Additional *Mutual Advantage Plan* Allocation Announced

The MEDICAL MUTUAL Board of Directors is pleased to announce an additional *Mutual Advantage Plan* allocation for 2021 of 10% of each eligible Participant's base premium (including part-time, suspension and government credits) per the underwriting characteristics upon 2021 renewal. Participants must complete their 2021 renewal in order to receive this allocation.

This allocation is in continued recognition of the commitment of our Policyholders to the long-term success and stability of the Company and to the practice of quality medicine.

The *Mutual Advantage Plan*, one of MEDICAL MUTUAL's most popular Policyholder benefits, was introduced in 2016. Since that time, Participants have received a 70% initial allocation and 10% allocations for 2018, 2019, 2020, and now, 2021. Additional funding, if any, are declared by the Board on a yearly basis.

To date, millions of dollars have been distributed to hundreds of Doctors who have experienced a qualifying event (qualified retirement, disability or death).

For additional information on the *Mutual Advantage Plan*, visit [mmlis.com/map](https://mmlis.com/map)

## It's Not Too Late to Register for a Risk Management Program

Although 2020 is coming to an end in the next few months, there is still time to register for a risk management education program. Upon completion of a program, you will be eligible to receive a 5% discount on your 2021 renewal policy as well as CME credits. Due to COVID, all previously scheduled in-person education programs are being offered as live webinars. Program length, start/finish times and cost are unchanged. In addition to the webinars, home study and online risk management education programs are available. For additional information and to register for a program, visit our web site at [mmlis.com](http://mmlis.com) **mmlis.com**.

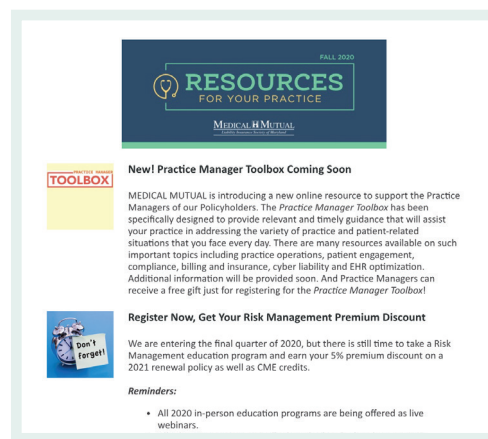


## New Risk Management Program: Finding Resilience During a Pandemic

The MEDICAL MUTUAL Risk Management Department is offering a free 1.5-hour webinar, “Finding Resilience During a Pandemic,” presented by Lynne Hughes from 6:00 to 7:30 p.m. on December 10th. Lynne Hughes is a nationally recognized expert focused on helping individuals and organizations navigate transition, find balance and embrace resilience. Insureds will receive CME credit for attending, but no risk management discount. The webinar will focus on how to navigate the impact of COVID-19, both personally and professionally, including strategies on how to stay balanced, avoid burn-out and grow your “resiliency muscles.” The session will also include information on daily coping strategies. The learning objectives of the program are to: understand what life in balance and out of balance looks like; understand the impact of COVID-19 and “life grief;” develop strategies for leading balanced life and being resilient; and to identify symptoms and provide tools to help avoid burnout. You can register for this free program at: [mmlis.com/risk-management/programs](http://mmlis.com/risk-management/programs)

## Free Resources and Guidance Provided in “Resources for Your Practice” eNewsletter

MEDICAL MUTUAL's *Resources for Your Practice* eNewsletter makes it more convenient than ever to access timely and relevant information and tools for your practice. Every quarter, the eNewsletter is sent directly to your email inbox with a wide variety of helpful resources and news. Our most recent issue included guidance on how to respond to medical records requests, downloadable professionally designed signs for your office, and more. If you are not receiving this informative eNewsletter, contact the MEDICAL MUTUAL Customer Service Department at 410-785-0050 to make sure the email address on file for you is accurate.



## Looking Forward to 2021 Risk Management Programs

While it is hard to believe the new year is right around the corner, it is exciting to look ahead to the upcoming all-new 2021 risk management programs. Experts will be presenting education programs to MEDICAL MUTUAL Insureds on a variety of important industry-relevant topics. It is easy to register online. Insureds who complete a program will be eligible to receive CME credits and a 5% discount on a 2022 renewal policy. Remember to register promptly to ensure you get the program you want. Visit **mmlis.com** regularly for updated information about next year's risk management education programs.

## MEDICAL MUTUAL Celebrates 45 Years Defending Maryland Doctors

Defending and serving the Physicians of Maryland has been our mission since our founding as a Doctor-owned and directed mutual insurance company in 1975. Over these four and a half decades, MEDICAL MUTUAL has offered an unequalled gold-standard claims defense, unwavering advocacy and unmatched service to Insureds. Our Doctors have peace of mind knowing that their insurance company will provide an aggressive and relentless defense of good medicine. As we celebrate our 45<sup>th</sup> anniversary, we thank you for your strong commitment to your patients and to quality health care.

Moreover, we sincerely thank you for your trust in and loyalty to MEDICAL MUTUAL, your professional liability insurance provider. We hope our constant efforts to better serve and protect you demonstrate our unshakeable commitment to our Policyholders. We look forward to remaining the first choice of Maryland Doctors for many years to come.



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*Liability Insurance Society of Maryland*

October 2020  
ISSUE

### FROM THE CHAIR OF THE BOARD

- **2021 Rates and Renewal Dividend Announced**
- **Online *Practice Manager Toolbox* Coming Soon**
- ***Mutual Advantage Plan* Allocation Declared**
- **Register Now, Earn Risk Management Discount**
- **New Program Offers Pandemic Coping Strategies**
- **Quarterly eNewsletter Provides Helpful Resources**

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