

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

HEADLINES

MEDICAL MUTUAL Announces Special Dividend Credit

MEDICAL MUTUAL announces a special dividend credit of 25% for renewing Policyholders.

Meaningful Use (CEHRT) Update

A reminder on meaningful use from our Risk Management department.

New Web Features from MEDICAL MUTUAL

Information on our EMR and HIPAA resource pages, our new Practice Management section, and a preview of our Claims Portal.

Enhancements Added to MedGuard Coverage

MedGuard, a disciplinary defense coverage offered through our subsidiary Professionals Advocate, now includes enhancements that protect Insureds from RAC audits, identity theft and more.

MEDICAL MUTUAL to Celebrate Anniversary

MEDICAL MUTUAL will celebrate 40 years of service and support for Maryland Physicians in 2015.

December 2014

Dear MEDICAL MUTUAL Member:

I am happy to announce that the MEDICAL MUTUAL Board of Directors has declared a special dividend credit of 25% for 2015. This special dividend is in addition to the renewal dividend of 11% that was already applied to your renewal bill.

The special dividend will be made available to all Policyholders who renew with the company on January 1, 2015 and remain Policyholders of record on April 1, 2015. The amount of the special dividend credit is based on your policy characteristics as of February 12, 2015. This special dividend will appear on your second quarter invoice and will be officially applied to your account on April 1, 2015. This is a unique event and it will not be subject to any policy changes or modifications occurring after February 12, 2015. Policyholders who have paid in full for 2015 can elect to have the value of the 25% credit applied to their 2016 policy, or have a premium refund mailed to them after the special dividend has been applied.

As December winds down and we begin look ahead to 2015, it's always nice to be able to end the year with more good news. The current sound financial condition of MEDICAL MUTUAL, combined with favorable loss experience, has made it possible for us to provide you with both a regular dividend credit and this special dividend credit. The members of our Board, particularly our Doctor representatives, are well aware of the costs associated with maintaining a medical practice. As such, the Board is pleased it can help ease the financial pressures facing your practice.

This newsletter has other good news, including MedGuard coverage enhancements and a peek at a variety of new online features that we think you will find interesting and helpful. MEDICAL MUTUAL is celebrating our 40th anniversary in 2015. Our commitment to constantly improve our service to you is one of the cornerstones to our success. Please take a few minutes to read the rest of this issue to see this dedication in action.

From all of us here at MEDICAL MUTUAL, we thank you for your continued loyalty and support. We are dedicated to providing you with an exceptional level of service and consider it an honor to support your efforts in caring for the citizens of Maryland.

Sincerely,



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

New Web Features from MEDICAL MUTUAL



MEDICAL MUTUAL EMR Resource Center Provides Important Guidance

Although the benefits of Electronic Medical Records can be significant — including improved safety and quality of care, convenience for patients and, potentially, better outcomes — the challenges of implementing and using an EMR system can prove daunting for many medical practices. There is potential for confusion or errors that can be frustrating, costly and even dangerous. To assist you, MEDICAL MUTUAL offers an EMR resource center on our web site. This content area is designed to help our Policyholders navigate through the complex issues that arise with the adoption and use of an EMR system. The materials provided cover a broad range of important topics related to EMR, from introductory information about EMR selection and implementation, to government incentives and risks associated with EMR usage. To view the EMR resource center, please visit the MEDICAL MUTUAL web site at mmlis.com and enter your Username and Password to access the “members-only” section.



HIPAA Resources Introduced on “Members-Only” Web Site

The Health Insurance Portability and Accountability Act (HIPAA) is a complex and wide-reaching federal law, with regulations that present opportunities and concerns for health care professionals. Important information is available on our web site to help you understand the key aspects of both the Privacy and Security rules and assist you in making sure your practice is in compliance. The HIPAA Resources area is available on the “members-only” section of our web site: mmlis.com



Practice Management Web Section Now Available

Managing a medical practice requires continuous education on the complex issues confronting Physicians in today's fast-changing health care environment. From learning how to navigate and comply with new government regulations, to finding the best ways to implement practice changes intended to help deliver higher quality patient care, medical office practice managers and staff need to become experts on a wide array of issues. To assist you, MEDICAL MUTUAL is creating a dedicated Practice Management section of our web site. This “members-only” content area will contain how-to articles, reference materials, links to informative web sites and much more.



New Claims Portal to Offer “One-Stop” Information on Claims

With the introduction of more and more government regulations, declining reimbursements, convoluted payment systems and many other workday pressures, practicing medicine today can be very stressful for Physicians. This is even more so if a Doctor is charged with malpractice. More than 95% of Physicians react to being sued by experiencing periods of emotional distress during all or portions of the lengthy process of litigation. However, the more you know about the claims process in general, and your claim in particular, the better you will manage this stress and the better you will assist in your defense. To provide this information, MEDICAL MUTUAL is in the process of creating a password-protected, individual and claim-specific web site where our Insureds can access, review and retain specific information related to a claim. This will include a detailed timeline to track the litigation process, claim-related documents, how-to information, and the ability to communicate easily with the claims representative and defense attorney. This dynamic and easy-to-navigate site will be introduced in 2015. The claims portal will be effective for all claims filed after January 1, 2015.

Meaningful Use — CEHRT Reminder



Policyholders are reminded that Medicare-eligible professionals need to demonstrate meaningful use of Certified Electronic Health Record Technology (CEHRT) for a 90-day reporting period in 2014 to avoid being subject to a 1% penalty. The penalty will increase in subsequent years, up to a maximum of 5%, should the provider continue to fail to demonstrate meaningful use. Please refer to the CMS website for more information: http://www.cms.gov/Regulations-and-Guidance/Legislation/EHRIncentivePrograms/Downloads/PaymentAdj_HardshipExcepTipSheetforEP.pdf (For your convenience, this link is available on our web site: mmlis.com)

MedGuard Defense Coverage Now Includes Significant Enhancements

MedGuard, an administrative disciplinary review defense coverage available from the Professionals Advocate Insurance Company (ProAd), a subsidiary of MEDICAL MUTUAL, will be adding a series of beneficial enhancements on January 1, 2015. These enhancements are offered in addition to the *e-data*RESPONSE privacy breach coverage added to MedGuard in 2013. These new enhancements (*see below*) provide increased protection against costs that are not covered by your basic medical professional liability insurance policy from MEDICAL MUTUAL. While your MEDICAL MUTUAL policy covers the costs of defending and indemnifying you in the event of a lawsuit involving allegations of medical malpractice, Maryland law does not allow your professional liability insurance policy to pay the costs of defending you against certain administrative proceedings.

Purchasing ProAd MedGuard adds an extra layer of security beyond traditional medical malpractice coverage by helping to defray the costs associated with expensive administrative proceedings that Insureds or their professional organizations can be subject to. For more information about purchasing MedGuard coverage, contact your insurance producer or the Professionals Advocate Customer Service Department at 800-492-0193. Visit the ProAd web site at www.proad.com/medguard for additional information on this comprehensive coverage option.

Essential Enhancements to Protect Your Practice

In an effort to better serve Insureds, ProAd has added these enhancements to the MedGuard coverage, which will be effective as of January 1, 2015:

- Defense in an investigation, civil suit or administrative proceeding brought by a state or federal agency alleging improper submission of claims for Medicare or Medicaid reimbursement (commonly referred to as a **RAC Audit**).*
- Access to **AllClear ID**, an identity theft protection and data breach response company.
- Defense for claims brought by patients alleging violation of the **Americans with Disabilities Act** in regard to physical accessibility of the medical office or refusal to provide medical professional services to a disabled person.
- Reimbursement of **legal costs** when a court or arbitrator renders a final ruling that a health care insurer terminated the Insured's provider contract solely because the Insured advocated appropriate medical care on behalf of the Insured's patients.
- Defense for claims against the Insured alleging bodily injury or property damage arising from the Insured's disposal of **biomedical waste** generated by the Insured's medical practice.
- Payment for **emergency treatment expenses**, regardless of fault, for bodily injury caused by an accident arising out of care rendered by any individual Insured in the medical office.
- Defense in an investigation by **OSHA**.

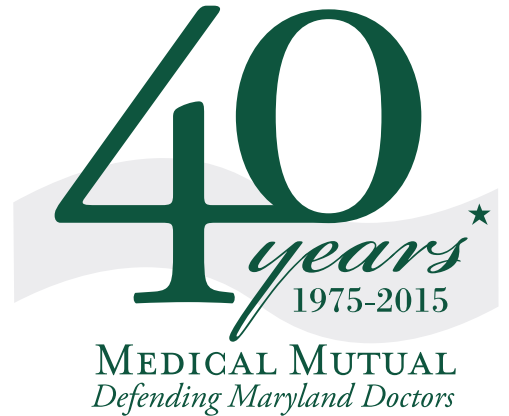
* Excludes fraud or willful non-compliance with Medicare/Medicaid or other similar statutes, regulations or procedures.

MEDICAL MUTUAL to Celebrate 40th Anniversary

In 2015, MEDICAL MUTUAL will be celebrating its 40th anniversary as the leading provider of professional liability insurance in the state of Maryland. Created by the state in 1975 as a response to a growing insurance availability crisis in Maryland, MEDICAL MUTUAL has grown into one of the oldest and most respected Doctor-owned and operated liability insurance companies in the country.

Our longevity can be attributed to the skills and expertise we have developed from the unique relationship we have with Maryland's Physician community. By working closely with the Doctors we serve, we have developed a special insight into their world and an understanding of the challenges that they face that few other insurance companies can match.

We will continue to support the Physicians of Maryland, now and for the long-term protection of their practices and professional reputations.



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