

REVIEW

Matson, Tukua Join MMIC Board

MMIC is pleased to welcome Paul C. Matson, M.D., and Darrell Tukua to the MMIC board of directors.

Dr. Matson is a board-certified orthopaedic surgeon. Currently, he is with Orthopaedic and Fracture Clinic, P.A. in Mankato, Minn., a clinical associate professor at the University of Minnesota, on the staff of Immanuel-St. Joseph's Hospital and consulting at several hospitals in the Twin Cities. Dr. Matson serves on a number of boards: The Minnesota Medical Association's House of Delegates and Board of Trustees, the American Academy of Orthopaedic Surgeons' Board of Councillors and the Global Health Ministries. He also is an American Medical Association alternate delegate.

Dr. Matson is a member of several organizations including the American Medical Association, Blue Earth County Medical Society, Minnesota Orthopaedic Society, Arthroscopy Association of North America,

the International Society of Arthroscopy, Knee Surgery and Orthopaedic Sports Medicine, and Orthopaedic Overseas.

Dr. Matson received his undergraduate degree from St. Olaf College in Minnesota and his medical degree from the University of Minnesota.

Darrell Tukua is a retired partner of KPMG LLP of Minneapolis, an international certified public accountant firm. He became a member of the board's Audit and Budget Committee in 2004 and was elected last year to the MMIHC board of directors for his financial expertise. He serves on the board and chairs the Audit Committee of Capella Education Company in Minneapolis, is an advisory member of the board of directors of the Gate City Bank in Fargo, North Dakota, and serves on the board and finance committees of Habitat for Humanity of Minnesota and Vail Place. He received his bachelor of science degree in accounting from the University of South Dakota.

Save on NextGen® EMR and EPM Licenses

Minnesota Medical Association members can save 15 percent on individual physician licenses for the NextGen enterprise practice management and electronic medical record systems, if they purchase a system between April 1 and September 30.

The MMA, MMIC Technology Solutions and NextGen Healthcare Information Systems Inc. have joined together to make this offer available to MMA members.

NextGen EPM is designed to streamline a clinic's front and back office administration. NextGen EMR software is designed to help clinics create and maintain medical records.

The products are appropriate for a solo practice, large group practice or a practice with multiple locations.

For more information, contact Brian Salzman, MMIC Technology Solutions sales manager, at 800-328-5532, 763-201-0304 or brian.salzman@mmihc.com, or Gary Hinz at 847-550-6163 or ghinz@nextgen.com

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Physician Administrative Proceeding Defense Coverage

Extra Protection at No Extra Cost

Are you aware of all the coverages you have with MMIC? Insured physicians who are not employed by a hospital or outpatient facility have MMIC professional liability policies that include an endorsement that provides coverage for defending policyholders in administrative proceedings.

Frequently asked questions about the Physician Administrative Proceeding Defense Coverage (PAPDC) include:

What proceedings are covered?

The PAPDC provides coverage for the defense of administrative proceedings commenced and reported to MMIC during the policy period. It is sometimes too narrowly referred to as “Medicare Fraud and Abuse” coverage. Although many of the claims it addresses do allege fraudulent Medicare billing, the reach of its coverage is much broader.

An administrative proceeding is an inquiry, investigation or other action brought against an insured by a hospital, managed care organization, third party payer or defined governmental entity:

- 1) that may result in suspension, revocation or limitation of medical staff or clinical privileges;
- 2) for alleged submission of claim(s) for reimbursement in violation of statute, regulation or contract;
- 3) for alleged violation of the Emergency Medical Transfer and Active Labor Act (EMTALA); or
- 4) for alleged violation of HIPAA regulations.

Investigations by healthcare licensing and disciplinary boards are excluded from this definition; defense coverage for physician licensing board actions is included in the underlying professional liability policy.

What costs are covered?

The PAPDC pays for defense costs. These include reasonable attorney fees, additional customary costs of

defense (expert witness fees, costs of transcripts, etc.) and consultant fees when the consultant is hired by the attorney.

The policy does not cover fines, repayments or other sanctions. Nor does it cover expenses associated with implementing compliance plans, preparing cost reports, or responding to routine reviews by government agencies or third party payers.

Who is covered?

PAPDC coverage applies to each physician and surgeon listed individually in the Schedule of Insureds, any corporation or partnership listed in the Schedule of Insureds, and licensed employees (e.g., nurses, physician assistants) of a covered entity.

How much coverage is provided?

At no additional charge, each insured person or entity receives annual coverage of \$25,000. This is an aggregate limit – the maximum available – for each insured, regardless of the number of administrative actions reported during the policy year. There is an overall policy limit of \$100,000 for this basic coverage. Higher limits of coverage may be purchased.

Who can defend me in the administrative proceeding?

To help control the quality and cost of defense, the PAPDC applies only if you are represented by an attorney appointed by MMIC. *It does not cover any fees of any attorney not so appointed.* To ensure you obtain the full benefit of the PAPDC, contact MMIC immediately if you receive notice of an administrative proceeding; an attorney will be retained on your behalf.

Who should I contact for more information?

For questions about purchasing higher PAPDC limits, contact your underwriter, agent or broker.

For questions about PAPDC coverage or to report a PAPDC claim, contact MMIC General Counsel Libby Lincoln at 1-800-328-5532 or 952-838-6752.

Website Usage is Up

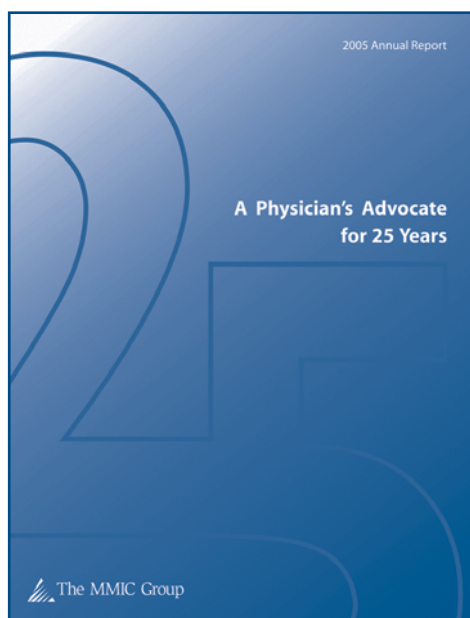
More and more MMIC policyholders, agents and brokers are visiting the MMIC Group website for policy information, self-service resources and product news. Policyholders are checking out risk management videos, downloading certificates of insurance and loss history reports and signing up to make online premium payments. Underwriting forms and applications, risk management sample policies and procedures and patient safety information also are easily accessible on the website. For policyholders interested in exploring technology options, the site's technology section contains information about the NextGen electronic medical records and practice management systems, a large sampling of websites created for clients and an overview of technology-related services.

We will be adding to the site throughout the year. To register for the site, go to www.mmigroup.com and click Register for MMICGroup.com located beneath the login area on the top left side of the page.



The screenshot shows the MMIC Group website homepage. The header includes the MMIC Group logo and the tagline "Business Partners You Can Trust". Navigation tabs for "Insurance", "Technology Solutions", and "My Account" are visible. A "Log In" section on the left contains fields for "User ID" and "Password" with a "GO" button, and links for "Register for MMICGroup.com" and "Forgot Your Password?". A "Quick Links" menu lists "Products & Services", "Company Overview", "Publications", "News", "Calendar of Events", "Partners/Affiliates", and "Contact Us". A "STARTING A NEW PRACTICE?" button is also present. The main content area features a large image of a doctor and a woman, with the headline "A Physician's Advocate for 25 years." and a paragraph describing the group's services. Three columns of services are listed: "Insurance Services" (Complete an Application, Report a Claim, Find Risk Management Resources, Visit Us at a Trade Show), "Technology Products and Services" (NextGen Electronic Medical Records, NextGen Practice Management Systems, Billing Office Solutions, Web Site Development and Hosting, Network Support Services), and "Policyholder Self-Service Resources" (Loss History Reports, Certificate of Insurance, Credentialing, Sign up for Policyholder Services, Policyholder Services and Online Payments, Frequently Asked Questions). A "News" section on the right mentions "Minnesota Physicians to Receive Dividend." The footer contains "Copyright 2006", "The MMIC Group", "Policy and Terms", and "Site Map".

2005 Annual Report Available Online



The 2005 annual report affirms MMIC's commitment to its policyholders and outlines its achievements for the past year. We recently mailed the report to policyholders. You can also find an online version of the report at <http://www.mmigroup.com/AboutUs/FinancialReports.cfm>.



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