

REVIEW

Midwest Medical Insurance Company

MMIC Celebrates 25 Years

For 25 years, Midwest Medical Insurance Company has stayed true to its vision to provide much needed medical liability insurance at a reasonable price to independent physicians and clinics. Started in Minnesota in October 1980 as Minnesota Medical Insurance Exchange (MMIE), the company has grown to insuring more than 12,000 policyholders in Minnesota, Iowa, South Dakota, North Dakota, Nebraska and Wisconsin. While MMIC expanded its offerings to policyholders to include other insurance products and technology-related products and services ranging from electronic medical records to billing office solutions, it still maintains its focus on your professional liability needs.

MMIC’s financial strength, strong stance for defending claims and competitive underwriting continues to make it the number one choice for physicians and clinics in the Upper Midwest.



Thanks to all of you for your outstanding support over the first 25 years. MMIC will continue to reward that support for many years to come.

Federal Legislation

House Again Passes Tort Reform Patient Safety Bill Signed by President

In July, the House of Representatives again supported medical liability reform by passing H.R. 5, the Help Efficient, Accessible, Low-cost, Timely Healthcare (HEALTH) Act of 2005. The bill, based on California’s successful Medical Injury Compensation Reform Act of 1975 (MICRA), includes several key reforms, including a \$250,000 cap on non-economic damages, limits on attorney contingency fees, provision for periodic payment of future damages and restrictions on punitive damages. According to Elizabeth Lincoln, MMIC’s general counsel, similar bills have passed the House many times. “However,” says Lincoln, “none of the bills have made it through the Senate and H.R. 5 is headed for another tough Senate fight.” MMIC continues to work for federal tort reform in alliance with the Physician Insurers Association of America and the Health Coalition on Liability and Access.

President Bush recently signed S. 544, the Patient Safety and Quality Improvement Act of 2005, calling for a network of patient safety organizations that will collect and analyze voluntary reports of medical errors. The law provides that patient safety data will be privileged and confidential and prohibits adverse accrediting actions against providers who, in good faith, report patient safety information to the network.

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MMIC Group Donates \$70,000

The MMIC Group's Employee Directed Contribution Committee donated \$70,000 in the second quarter to support community organizations in the states where MMIC conducts business. MMIC established the EDCC to provide opportunities for employees to be involved in the company's grant-giving process. Each year, employees submit names of nonprofit organizations they feel meet the committee's criteria for grant consideration. Recipients of this year's grants are:

- **Siena/Francis House**, Omaha, Neb. – \$8,000: The region's largest homeless shelter and Nebraska's largest drug and alcohol addiction recovery program.
- **National Alliance for the Mentally Ill of Minnesota**, St. Paul – \$6,500: A grassroots, self help organization that serves people with severe mental illness.
- **Camp Heartland**, Willow River, Minn. – \$6,000: Provides year-round camping and life enhancement programs for young children and teens with HIV/AIDS.
- **Child Saving Institute**, Omaha, Neb. – \$5,000: Provides services that promote the well being of children and families, including foster care, adoption, emergency shelter, counseling and crisis intervention.
- **ChildServe**, Ames, Iowa – \$5,000: Provides residential living to children with special health care needs.
- **Churches United Shelter**, Des Moines, Iowa – \$5,000: Offers free shelter and meals to homeless adults and works to help them toward self-sufficiency.
- **Hertko Hollow Children's Diabetes Camp**, West Des Moines, Iowa - \$5,000: Provides a camping experience for children with diabetes.
- **Longfellow/Seward Healthy Seniors Program**, Minneapolis, Minn. – \$5,000: Helps seniors maintain their independence and enhance their quality of life.
- **Feed My Starving Children**, Brooklyn Park, Minn. – \$4,000: Works with humanitarian organizations worldwide to feed starving children.
- **Ascension Place and St. Anne's Place**, Minneapolis, Minn. – \$3,500: Provides short-term emergency housing to women and children in crisis or transition.
- **Beacon of Life**, Des Moines, Iowa – \$3,000: Provides transitional shelter for adult women.
- **Capable Partners**, Golden Valley, Minn. – \$3,000: Provides volunteers to help physically challenged individuals participate in hunting, fishing and related sports.
- **Rapid City Club for Boys**, Rapid City, S.D. – \$2,500: Provides programs for boys six to 17 years old. The program provides meals, guidance, homework help and community service and learning opportunities.
- **Community Action Council - Lewis House**, Lakeville, Minn. – \$2,000: Provides emergency safe housing for battered women and their children.
- **Hospice of Central Iowa**, West Des Moines, Iowa – \$2,000: Provides care for terminally ill patients in their homes and in two facilities.
- **St. Joseph's Emergency Family Shelter**, Des Moines, Iowa – \$2,000: Offers temporary housing for homeless families and assists in their transition to permanent housing.
- **Fairview Home Care and Hospice**, Minneapolis, Minn. – \$1,000: Provides care that allows terminally ill patients to remain at home.



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- **Lupus Foundation of American, Iowa Chapter,** Des Moines, Iowa – \$1,000: Provides support and education for persons who have or are suspected of having lupus and their families.
- **Bundles of Love, Apple Valley, Minn. – \$500:** Provides hand-sewn clothing, bedding and other essentials to newborns whose families are in financial need.

The MMIC Group Web Site Gets a Facelift

This October MMIC will launch its redesigned Web site. The Web site redesign is part of an overall effort by MMIC to increase efficiency and to enhance policyholder communication and service.

The new design makes the site easier to navigate. Some of the new features include risk management policies and procedures for hospitals. A ‘Quick Links’ menu on the home page gives visitors speedy access to the pages most frequently visited by users. Drop-down menus will enable policyholders to locate more readily the information they want from our site.

The “My Account” section contains insurance forms and applications, loss history reports and certificates of insurance. All can be downloaded.

In the future, Web site enhancements will include an interactive component that will allow policyholders to complete renewal applications online and new customers to apply for coverage.

Online Supply Purchasing Offers Services to Help Clinics Save Money



MMIC policyholders looking for ways to save money on supplies can save by buying online from Esurg Corporation through the MMIC Group Web site. Buying online from Esurg will give you access to group prices on both brand name and generic products.

Esurg, an MMIC online business services partner, allows clinics to compare their current supply costs with Esurg’s cost. Esurg will prepare a customized savings analysis of 15 or 20 items that a clinic frequently purchases including medical, surgical, pharmaceutical and office supplies.

In addition to the savings analysis, Esurg will help clinics streamline the supply ordering process and make supply budgeting easier. They offer detailed inventory and product usage reporting, inventory cost analysis, purchase by location reporting, purchase cycle analysis and “EZ Order” templates for faster re-ordering with consolidated invoicing.

To receive a savings analysis of your clinic’s supply purchases, download a copy of the form from our Web site, www.mmicgroup.com.

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Here's where you will find us:

Oct. 3 – 6 Iowa Hospital Association
Des Moines, Iowa

Oct. 19 – 21 Nebraska Hospital Association
Lincoln, Nebraska



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