

Notes

MEDICAL  MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

HEADLINES

Renewal Premium Unchanged for 2017

MEDICAL MUTUAL announces no rate increase for 2017 and a renewal dividend credit of 15%.

Mutual Advantage Plan Policy Benefit Introduced

This financial reward program recognizes the commitment and dedication of our Policyholders.

MedGuard Coverage Returns to MPL Policies; Privacy Breach Response Coverage Now Included

New legislation allows us to reintroduce MedGuard coverage to your MPL policy with no added cost to you.

e-dataRESPONSE+ Delivers Strong Protection

This cyber liability coverage can help you deal with the burden of a security breach.

Is Your PII Data Secure?

Learn where your data protection is weakest with this free, online security risk assessment.

CodeASSIST Finds ICD-10 Codes For You

Save valuable time by letting MEDICAL MUTUAL research difficult ICD-10 codes for you.

October 2016

Dear MEDICAL MUTUAL Member:

This year, MEDICAL MUTUAL has introduced two significant policy benefits. First, we are proud to announce the *Mutual Advantage Plan*, a financial reward program that allows eligible Participants to receive a distribution upon a qualifying event, primarily retirement. Second, we are pleased to reintroduce an enhanced MedGuard legal defense coverage, which pays to defend you against certain administrative proceedings, to our medical professional liability policies at no additional cost to you.

In addition to these exciting new programs, we are happy to announce that MEDICAL MUTUAL will not be taking a rate increase in 2017, and the Board of Directors has declared a 15% renewal dividend for 2017 renewal policies. Together, these actions will result in no change over what you paid last year at renewal.

The *Mutual Advantage Plan* is an exciting new financial reward program created to recognize the commitment of our Physician Policyholders and their dedication to the long-term success and stability of MEDICAL MUTUAL, and their continued practice of quality medicine. A complete packet of information on MAP, including a detailed description of the *Plan* and an Acknowledgment form, was recently sent to all Policyholders who are currently eligible.

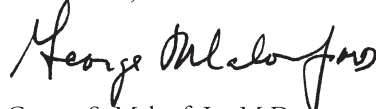
If you have not already signed and returned your MAP Acknowledgment form or opted in online, I urge you to do so today so you can take advantage of this valuable policy benefit.

MedGuard legal defense provides coverage for the legal expenses of defending against administrative proceedings brought by certain organizations or governmental agencies. This product also includes privacy breach response, as well as a variety of other coverage enhancements. We are pleased to once again include this important protection in your medical professional liability policy, and to provide it in such a way as to add no additional cost over what you are currently paying for your MPL coverage. MedGuard will be included in your policy as of 1/1/17.

At MEDICAL MUTUAL we do everything we can to provide you, our insured Doctors, with the best possible service. We constantly strive to offer new policy benefits, new risk management programs, new resources, outstanding customer service, and, most importantly, maintain our industry-leading aggressive claims defense. We know how hard you work for your patients, and we are proud to introduce these new policy programs for your benefit.

In this newsletter you will find additional information on MAP, MedGuard, and many other exciting programs we offer.

Best Wishes,



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

Renewal Premium to Remain Unchanged for 2017

The MEDICAL MUTUAL Board of Directors is pleased to announce that there will be no rate increase for 2017. This decision is due to a continuing stability in claims frequency and the Company's overall financial strength. In addition, the Board has approved a 15% renewal dividend credit for 2017. This dividend will be applied to Insureds with MEDICAL MUTUAL policies that are currently in force and will renew in 2017.

With no rate increase and the 15% renewal dividend credit, you will see no increase in the amount you are billed for your 2017 renewal policy, as long as you have had no other changes in your coverage or exposure. Such changes could include a claims-made step increase, change to your claims-free discount status, or other policy coverage changes.

If you have questions concerning your policy or this renewal dividend, please contact your Insurance Producer or call the MEDICAL MUTUAL Customer Service Department at 410-785-0050 or 800-492-0193.

MEDICAL MUTUAL Introduces the *Mutual Advantage Plan* Policy Benefit

In September, MEDICAL MUTUAL introduced the *Mutual Advantage Plan* (MAP), a financial reward program created to recognize the commitment of our Physician Policyholders and their dedication to the long-term success and stability of MEDICAL MUTUAL, and their continued practice of quality medicine.

All eligible Participants were recently mailed an information packet on the *Mutual Advantage Plan*. More information, including eligibility criteria, a *Plan* overview, distribution requirements and more, is also available on the new, MAP-dedicated section of our web site at mmlis.com/map



How does MAP work?

Each eligible Participant will receive a *Mutual Advantage Plan* account. Any new MAP funds will be approved each year by the Board of Directors in the form of a percentage of each Participant's mature, base premium and excess premium, if any (including part-time, suspension and government credits). These funds will go directly to each Participant's MAP account after policy renewal. When the Participant experiences a qualifying event (qualified retirement, disability or death), the Participant or Participant's estate will then be eligible to receive, upon approval by the Board of Directors, a distribution of the account balance.

Who is eligible to participate?

An eligible Participant must be a full- or part-time health care provider named on a medical professional liability policy, must be individually rated and underwritten, and must renew his or her policy. Policies in force on September 19, 2016 must renew in 2017, and all new policies issued before December 31, 2016 must renew in 2017 and 2018. All subsequent policies must renew on their first renewal date. For a complete description of eligibility requirements, please see the *Plan* Document or FAQ.

When can I receive my distribution?

A Participant will be eligible for a distribution upon a qualified retirement, disability or death. For example, for a qualified retirement, the Participant must have been insured with MEDICAL MUTUAL for at least the preceding five years, be 55 years of age or older, and completely and permanently withdraw from the practice of medicine. For a complete description of all distribution requirements and qualifying events, please see the *Plan* Document or FAQ.

How is MAP funded?

Funding for the *Mutual Advantage Plan* comes from a specific allocation of capital funds designated by the Board of Directors. Additional funding, if any, will be declared on an annual basis by the Board. The *Plan* does not impair the strength or stability of MEDICAL MUTUAL.

How do I participate?

You MUST sign and return the *Mutual Advantage Plan* Acknowledgment form in order to participate in this exciting program. The form can be faxed, scanned and emailed, or mailed, or you may electronically opt in online at mmlis.com/map Opt in today to take advantage of this valuable policy benefit.

MedGuard Legal Defense Coverage Reintroduced

We are pleased that, due to new legislation, MEDICAL MUTUAL is once again able to provide you with MedGuard legal defense coverage with an annual aggregate limit of insurance of \$50,000 for covered legal expenses. As of January 1, 2017, MedGuard will be included with MEDICAL MUTUAL medical professional liability policies, **at no extra cost** above what you currently pay for your medical professional liability coverage.

MEDICAL MUTUAL first introduced MedGuard coverage in 1996. It was included in all our medical professional liability policies at no charge until 2005 when the state of Maryland passed legislation preventing this. At that time we began offering MedGuard through our subsidiary, Professionals Advocate, and many of our Insureds purchased this essential coverage. New legislation recently passed by the Maryland General Assembly once again allows us to provide you with this important coverage.

MedGuard legal defense now also includes **e-dataRESPONSE** privacy breach coverage, which provides coverage for a variety of regulatory and legal obligations related to the breach of electronic or paper records. For more details on MedGuard or **e-dataRESPONSE**, visit our web site at **mmlis.com**

MEDGUARD COVERAGE

Biomedical Waste Disposal 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.

Wrongful Contract Termination 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.

Office for Civil Rights Defense for claims alleging discrimination or unequal access.

Americans with Disabilities Act 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.

Emergency Treatment 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.

OSHA Defense in an investigation by OSHA.

Hospital, HMO/PPO, and Local and State Society Peer Reviews Defense for claims concerning activities related to peer reviews.

State Licensure and Disciplinary Boards Defense for claims initiated by licensure and disciplinary boards.

Professional Review Organization Defense for claims initiated by professional review organizations.

RAC Audit 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).*

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



Our Strongest Cyber Liability Coverage

The **e-dataRESPONSE** privacy breach coverage included in MedGuard covers out-of-pocket expenses due to a data breach up to MedGuard's aggregate limit of insurance for covered legal expenses. For more comprehensive cyber liability protection, you should consider ProAd's **e-dataRESPONSE+**. A data breach can quickly become an enormous financial and time-consuming burden for a Doctor. You can be held responsible for determining the extent of the breach, notifying all affected individuals, responding to regulatory and civil proceedings, and much more. **e-dataRESPONSE+** can provide all these services to help you ensure that a data breach will not cause your work or your reputation to suffer. **e-dataRESPONSE+** adds the extra protection of liability coverage in the event of a claim or lawsuit. For more information on **e-dataRESPONSE+**, contact your Insurance Producer or MEDICAL MUTUAL Customer Service, or visit **mmlis.com**

Evaluating Your Data Security Risk Takes Only Minutes

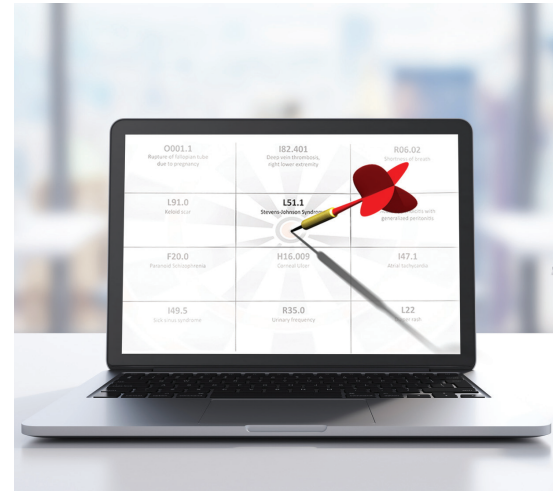
Completing MEDICAL MUTUAL's Security Risk Assessment Survey could help protect your practice and save you thousands of dollars in legal fees due to a security breach. This free 40-question online survey was developed with the aid of cyber liability and security risk experts to help our Doctors identify and correct possible weaknesses in their security protocols. Millions of secure files are stolen or put at risk in medical practices each year, and the expense of handling a security breach can be crippling — protect your practice before it is too late. Visit **mmlis.com** for your free assessment.



CodeASSIST ICD-10 Support Makes Finding Difficult Codes Easy

Coding accuracy is necessary not only for effective patient care, but also for timely claims payments. Incorrect codes can cause payments to be delayed or denied and create even more work for your staff. Even specialized Physicians who frequently use the same several codes can struggle to find the information they need in the 60,000 codes contained in the ICD-10. MEDICAL MUTUAL's CodeASSIST ICD-10 Support eliminates the need for you or your office staff to spend valuable time searching for difficult codes. Simply submit your coding inquiry through our secure web portal and MEDICAL MUTUAL will send you the correct diagnosis code. All responses are provided within two business days.

Improve your office efficiency and reclaim the time you and your staff spends researching ICD-10 codes. To use CodeASSIST, visit mmlis.com



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