



THE FLORIDA INTERNIST

Newsletter of the Florida Chapter of the American College of Physicians

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(more on the Chapter website: www.acponline.org/chapters/fl)

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From The Governor



Stuart B. Himmelstein, MD, FACP
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Time flies. I could swear I was just writing my Spring '08 newsletter, but we have since made it through the summer and through hurricane season while suffering only some glancing blows around the state from the ornery tropical storms.

I am happy to report that once again we had a very successful regional meeting and a wonderful weekend educational session from September 5 to 7, 2008 at PGA National Resort and Spa, in Palm Beach Gardens, FL in which attendees could earn up to 14.75 category 1 CME credits. I very much thank **D. Allen Young, MD** from the Mt. Sinai program in Miami for the hard work and dedication in assembling an excellent set of lecturers and topics in order to make it what it was. The attendees enjoyed an excellent scientific session, poster presentations from residents of the various programs around the state, oral presentations from Associates as well as the final competition this year of "*Doctor's Dilemma*". We had a total of 250 attendees who could view the thirty-seven posters in our traditional poster presentations by the medical student members and Associate members. **Fangchen Shen, MD** of the Orlando program took first place in the Associates poster competition and the medical student poster competition resulted in a tie between **Ian Amber, B.S.** and **Jodie A Barkin, B.A.** We had three excellent oral presentations with first place going to **James Nguyen, MD** of the Orlando program. Dr. Nguyen will re-present his case as a poster at IM 2009 in Philadelphia with Chapter sponsorship. The weekend wrapped up after the final educational lectures with teams of residents from the Mount Sinai Medical Center, University of Florida and University of South Florida programs playing a challenging contest of "*Doctor's Dilemma*" (also known as Medical Jeopardy) in which the

three teams of three players per team are presented with a request for a medical fact or concept and must ring in and answer correctly before the other teams. (We haven't required the answer to be phrased in the form of a question.) The

winners of these contests will be moving up to the next level of competition culminating at the Annual Session in Philadelphia, PA in April, 2009. Knowing the hard work and dedication required for a successful residency in medicine, I commend every participant for going above and beyond and consider all the participants to be winners.

On Friday afternoon of the Fall meeting, during the lectures, the governing council was able to sneak away to have our biannual Governor's advisory council meeting where both the Division of Education and Membership and the Division of Advocacy and Industry convened our separate meetings led by my fellow Governor, **Malcolm Foster**, and myself. As Governor of education and membership, I was encouraged by the many topics discussed including the importance of membership and how we can do more for our members. Of course, member benefits pervade many aspects of our organization. This seems to be the most direct way to attract the internist to our organization, the Florida Chapter of the American College of Physicians. Our educational course can provide significant CME credits free for the members and various industry benefits such as insurance discounts and other benefits. We also can provide the interested internist an experience in advocacy, our effective program of addressing issues and communicating our concerns to those who craft the laws by which we have to practice medicine. **Jason Goldman, MD** is heading up the membership committee, and I know he welcomes any realistic suggestions. **N.H. 'Bo' Tucker, III, MD, FACP** heads up our legislative committee and will be presenting our agenda for the upcoming Florida legislative session in the spring of '09.

Another new project we have been working on, and which was accepted at our council meeting, is the creation of our Florida Chapter's very own Council of Young Physicians (CYP), in conjunction with the national ACP Council of Young Physicians. I am proud to announce that the CYP, is headed up by **Josh Lenchus, D.O.** who is a newcomer to a new position on our council. The CYP was created to express the concerns and needs of internists who range from just completing their postgraduate training

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NICE GUYS FINISH LAST

Christopher L. Nuland, Esq.

Florida Chapter General Counsel

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Physicians are trained to be compassionate, and most truly believe in providing discounted care to colleagues and patients in financial hardship. Unfortunately, even the best of intentions can create significant legal headaches if proper procedures are not followed.

Professional Courtesy

Until recently, the Stark and Antikickback laws actually forbade the provision of professional courtesy (i.e., free services to professional colleagues and their families), as the federal government held that such niceties could have no other reason than to induce referrals to the courteous doctor. The government last year relaxed the prohibition and now allows professional courtesy, but only if the physicians involved can show that the professional courtesy was extended independently of any referrals between the parties.

Waiving Co-Payments or Deductibles

Especially when financial hardships are taken into account, physicians often waive a patient's co-payment or deductible as a way of softening the financial burden. Unfortunately, the result is that the patient's actual charge is discounted, which can lead to trouble for the "nice" physician.

For example, if a physician waives the Medicare co-payment on a \$100 charge, he actually is charging only \$80 for the visit. Because Medicare (and most insurance companies) will only pay the lesser of the contracted charge or the actual charge, Medicare would deem the above as an \$80 charge for which only \$64 would be due from Medicare. According to Medicare, a Medicare charge of \$100 would be fraudulent, and private payors have similar rules.

If a physician has a patient who cannot pay, he or she must nevertheless make at least one documented good faith collection attempt in order to justify the full charge to the third party payor.

Prescriptions to Friends and Family

While every physician has been approached at a social event and asked for a prescription, granting such a request is contrary to law. No prescription should ever be issued to a patient with whom the physician does not have a physician-patient relationship and the history of at least one physical examination. Moreover, records of all prescriptions should be kept in the patient's medical chart, which requires the creation of a chart for each patient receiving a prescription.

It is admittedly disappointing that today's legal climate prevents physicians from simply "being nice" without having to worry about legal ramifications. However, these laws do exist, and compliance with them is the only way to ensure a practice that is not subject to unnecessary legal entanglements.



ANTI-MARKUP LAW GOES INTO EFFECT ON JANUARY 1, 2009

Christopher L. Nuland, Esq.

Florida Chapter General Counsel

On January 1, 2009, CMS will begin enforcing its new Anti-Markup Rule. Under this rule, physicians may not bill any federal payor for any component (i.e., professional or technical) of any diagnostic testing that was not performed in the physician's office by an employee of the practice, nor may the physician bill the federal payor globally for any such service.

This new rule does not change the existing Stark regulations regarding the use of in-office ancillaries under which designated health services must be performed in the "same building," but not necessarily in the "same office" as the physician group. Under the Anti-Markup Rule, "same building" relationships will still be legal under the "in-office ancillary exception" to the Stark Law, but Medicare will no longer pay for such services unless they are provided in office space in which members of the physician group provide substantially the full range of their physician services.

As a result of this new law, many lease arrangements will have to be restructured, and independent contractors performing any component of a diagnostic testing service should be made practice employees if the practice wishes to bill globally for such services. Moreover, each component of any such service must be performed in the physician's office space.

Questions regarding the above may be referred to the author at nulandlaw@aol.com.



From the Governor (continued)

through the first significant parts of their careers. I am sure anyone who remembers those times following training when the transition can be overwhelming and frightening. As this program develops we will keep you informed and, of course, anyone interested in becoming active is welcome to contact us.

Dr. Foster and I recently returned from the Fall Board of Governors meeting of the ACP in Minneapolis where we spent two and a half packed days of addressing issues concerning the survival of primary care, internal medicine and the future of healthcare. We took part in discussions on membership recruitment. As the issues evolve, we will e-mail information concerning them as much as possible for the consideration of the membership.

-**Stuart Himmelstein, MD, FACP**
ACP Governor for Florida

President, Div of Education & Membership



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From The President

Malcolm T. Foster, Jr., MD, FACP
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By the time you read this column, we will have a new administration in Washington. I pledge to you that I will do everything within my power to influence legislation to make each internist's practice better.

I and others are working on initiatives in Washington to make primary care more attractive. We are supporting a bill submitted by **Maria Cantwell**, Senator from Washington State.

I have asked **Mr. Nuland** to spearhead an initiative in Tallahassee, based on an initiative from Pennsylvania that will promote primary care. We know this coming year is going to be lean in Tallahassee but we will "sow some seeds" for future years.

Once again, we have a large number of members proposed for fellowship. **Dr. Alan Bisno** from Miami will be a new

□ Master of the College. Make your plans to attend the annual meeting this spring in Philadelphia, where new Fellows and Masters will walk in the convocation. Congratulations to **Dr. Howard Voss** who will accept the ACP award for volunteerism at that same meeting.

Keep your chin up! There is no one in medicine better than a good internist. Stay the course!

Malcolm T. Foster, Jr., MD, FACP

Current Medical Professional Liability Trends in Florida

Since the end of 2006, policyholders of First Professionals Insurance Company (First Professionals) have enjoyed a 19% decrease in base rates, resulting in over \$43 million in total

savings, excluding the impact of Florida Insurance Guaranty Association assessments. According to First Professionals' **President Bob White**, there are several reasons that this has occurred. "*Tort reform has played a role*," he said, "*but it isn't the whole story*." He attributes these decreases to an overall drop in claims frequency. Mr. White continued, "*Claims frequency is down because of a number of factors, including tort reform, aggressive claims defense, wider use of alternative dispute mechanisms including arbitration, and the patient safety movement*." All things considered, for physicians in one of the worst states to endure malpractice claims, things have gone well for the past five years, but there are storm clouds on the horizon.

The reduction in claims frequency has had a positive effect on medical professional liability insurance (MPLI) premiums statewide. SNL Financial provides data included in annual statements from all Florida MPLI carriers. Direct written premium for those Florida MPLI carriers in 2006 and 2007 indicates that Florida doctors paid \$184,410,000 less for their MPLI coverage in 2007 than they did in 2006. Mr. White explains, "We estimate that rates will decrease another \$263,952,000 for all MPLI carriers in the state in 2008. If our estimate is accurate, that will amount to a cumulative savings of \$448,362,000 for all Florida physicians since 2006."

White cautions, however, that the future of Florida's malpractice climate is uncertain. Several indicators suggest that things could get worse. First of all, the United States economy seems to be gearing down for a recession. During a recession, claims frequencies in all lines of insurance begin to rise. "*Unfortunately*," said White, "*it's just not something we can control*." Since November 2007, the nearly five-year span of relative malpractice calm came to an abrupt end. Juries in four separate trials returned plaintiffs verdicts of over \$30 million each. Additionally, in the past month alone, there have been other substantial verdicts of \$12 million and \$9.7 million. It is the highest concentration of such large verdicts to ever occur in Florida. Historically, large verdicts like these tend to attract more lawsuits. Already in 2008, plaintiffs are winning jury trials more often than they have in the recent past.

The greatest potential threat will be determined in Tallahassee. Several members of the Florida Supreme Court, some of whom are proven friends of medicine, will soon resign or retire. Just recently, **Justices Raoul G. Cantero III** and **Kenneth B. Bell** announced their resignations effective September and October, respectively. Meanwhile, Justices Charles T. Wells and Harry Lee Anstead face mandatory retirement next year, when they both turn 70 years old. Since the Florida Supreme Court consists of only seven members, the four new appointees will have a major impact on determining the constitutionality of the cap on non-economic damages passed by the legislature in 2003.

The four new justices will be selected by **Governor Charlie Crist**, who will choose from a list of recommendations from Florida's Supreme Court Judicial Nominating Commission. The commission is responsible for identifying qualified candidates, who ultimately will be selected by the governor, for Florida's high court.

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(Council continued)

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2008 Florida Chapter ACP Awardees

Scientific Session, September 5-7

PGA Resort & Spa, Palm Beach Gardens

Chief Residents

In recognition of contributions to medical education

Cleveland Clinic Florida

Deepa Kabirdas, MD

Mount Sinai Medical Center

Elizabeth Kury Perez, MD
Danielle R. Ford, MD

Orlando Regional Medical Center

Regan Rostorfer, MD, ACP Associate
Ashley Thomas, MD, ACP Associate
Federico A. Montalvo, MD, ACP Associate

University of Miami

Kristen Keon Ciombor, MD
Alina Khan-Ghany, MD, ACP Associate
Rene Parraga-Montilla, MD
Tirad T. Zangeneh, DO, ACP Associate

University of Florida

Abraham K. Lin, MD,
Mitchell Machado, MD
Molly Weidner, MD

Outstanding Teacher Award

*For outstanding leadership
and dedication to medical education*

Asha Ramsakal, DO, FACP, University of South Florida

Key Contact Award

*In recognition of exceptional contributions to
advance the College's advocacy agenda*

Glen F. Davis, MD, FACP

Internist of the Year Award

*For outstanding dedication to the
practice of internal medicine*

Stuart L. Markowitz, MD



Internist of the Year Award

Stuart L. Markowitz, MD, FACP was awarded the Florida Chapter ACP's Internist of the Year award for outstanding contributions to medical education. Dr. Markowitz, a cum laude graduate of Case Western Reserve University, obtained his M.D. degree at the Ohio State University College of Medicine in 1973. He completed internship and residency at Mount Sinai Medical Center where he served as Chief Resident. After completing his training Dr. Markowitz entered private practice and developed a 15 person multi-specialty internal medicine group on the East Side of Cleveland. He served as Chief of Medicine for a number of years at The Cleveland Clinic Meridia Southpointe Hospital and held an appointment as Clinical Professor of Case Western Reserve University College of Medicine in Cleveland. In addition he was host physician on "The Morning Exchange", a popular morning television show in Cleveland.

Four years ago Dr. Markowitz came to south Florida to help start up the University of Miami Miller School of Medicine regional campus program at Florida Atlantic University where he is the Assistant Dean for Medical Student Affairs, Affiliate Professor at the University of Miami Miller School of Medicine, Professor of Florida Atlantic University, and continues to hold an appointment as Clinical Professor of Case Western Reserve University College of Medicine.

Dr. Markowitz and his wife Cindy reside in Boca Raton. They are the parents of three children and grandparents of four.

Congratulations to the Winners of the Associates & Medical Students Competitions !!

1st Place Associates Oral Presentations

James Nguyen, MD, "Achy Breaky Heart"

The Florida Chapter will reimburse up to \$1000 of his expense to attend IM 2009 in Philadelphia and present his case as a poster in the Associates Poster Competition

2009 Florida "Doctors Dilemma" Champions

Robert Ledford, MD, Michael Small, MD and Stephanie Pezzo, MD

The University of South Florida team will go to IM 2009 to the national competition.

The Florida Chapter will reimburse up to \$1000 for each to attend the session in Philadelphia in April.

1st Place Associates Poster Competition

Fangchen Shen, MD

Medical Student Poster Competition

Ian Amber, B.S. and Jodie A. Barkin, B.A. - co-winners

2008 Workers' Compensation Update: Florida Supreme Court Deals Setback to 2003 Reforms

Tom Murphy of Danna-Gracey - It was less than one year ago (see page 6) that I wrote about enjoying the softening workers' compensation market while it lasts. The Florida Supreme Court has spoken and the news is not good for Florida employers, especially at a time when they are already dealing with a major economic downturn.

On October 23rd, 2008, the Supreme Court of Florida ruled that a lawyer representing an injured worker (*Emma Murray v. Mariner Health*) is entitled to "reasonable fees". This record decision directly contradicts the 2003 legislative reform that capped some lawyer fees. The 2003 reform is directly responsible for the five straight years of workers' compensation rate decreases that Florida employers have enjoyed.

The original reforms of 2003 were overwhelmingly passed due to the rampant fraud and abuse in a system that was designed to be "no-fault". Injured employees have advocates at the Division of Workers Compensation to assist them with claims. Attorneys are vital to any system until they so overwhelm the system that the original purpose is lost.

Effect of the Ruling on Rates - The ruling could derail the 18% decrease that was recently announced by the National Council on Compensation Insurance (NCCI) and eventually lead to increasing rates. Florida has seen a dramatic decrease of almost 60% in rates over the past five years. The plaintiff lawyers argue that the 2003 reforms are preventing injured workers from gaining access to the courts. I equate this to their argument that medical malpractice carriers were raising rates during the early part of this decade as a result of decreasing investment income. The current medical malpractice market with decreasing rates has blown that argument out of the water.

What Does the Future Hold? - The Supreme Court ruled that the 2003 law was unclear due to the fact that it makes reference to "reasonable fees". The court decided to rule in favor of the plaintiff attorney due to the "ambiguity" of the law. We can certainly expect many employer advocates including the Florida Chamber of Commerce to look to the legislature to revise the law to comply with the 2003 reforms and to remove any "ambiguity" regarding attorney fees.

At a time when we need economic growth more than ever in Florida, this recent Supreme Court ruling could have a detrimental effect on the reforms that have assisted in making Florida one of the best states in the country for workers' compensation rates. Florida currently has almost 250 insurance companies that offer worker's compensation coverage at rates that are dramatically lower than they were in 2003. At a time when employers are struggling to keep their businesses afloat and provide jobs, we do not need any changes that could have a negative effect on their bottom line.



Tom Murphy is a workers' compensation and medical malpractice insurance specialist agent with the firm of Danna-Gracey, Inc. in downtown Delray Beach.

Medical & Professional Liability Trends (continued from page 3)

Fortunately, the Judicial Nominating Commission may include members from a range of professional practice areas and is not limited to the legal profession. Two of Florida's most dedicated physician advocates, **Dr. Andrew Borom**, Chair of the FMA PAC 1000 Club, and **Dr. Rick Lentz**, a past FMA President, have both submitted their names to Governor Crist for consideration. Whether they will be selected, and whether Florida's physicians will ultimately influence the next judicial appointments, remains to be seen.

Efforts made by the Florida Justice Reform Institute (FJRI) may prove useful during the Florida Supreme Court justice selection process. FJRI is an association consisting of partners that are united in their attempts to establish legal reform and a belief that regulation should stem from policy-makers instead of through punitive litigation. First Professionals is a charter member, along with other professional liability carriers, private citizens, small business owners, business leaders, doctors and lawyers. In addition, Bob White serves as a board member of FJRI.

According to Mr. White, "We have to work together and protect the progress we made five years ago. It is essential that the tort reform package that passed in 2003 survives the expected constitutional challenge." He concluded, "*The most immediate task at hand in that endeavor is influencing the selection of Florida Supreme Court justices toward individuals who would support caps on non-economic damages.*"

During the next year, several issues will affect medical professional liability trends in Florida. These issues include rate fluctuations, claims frequency, verdicts against Florida doctors, the appointment of Florida Supreme Court justices and tort reform. Although it may be too soon to determine exactly what impact these factors will have in the future, physicians should do all they can to defend themselves against any possible negative implications that may arise from these potential changes.

First Professionals provides superior service for its policyholders that is unmatched in the industry. The company's commitment is demonstrated through its financial strength, efforts toward favorable legislation, extensive risk management products and services, experienced claims staff and unparalleled defense. As Florida's largest and longest-serving medical professional liability insurer, First Professionals is dedicated to exceptional protection for all policyholders, regardless of the outcome of any future trends.



Information in this article does not establish a standard of care, nor is it a substitute for legal advice. The information and suggestions contained here are generalized and may not apply to all practice situations. First Professionals recommends you obtain legal advice from a qualified attorney for a more specific application to your practice. This information should be used as a reference guide only. First Professionals Insurance Company is Florida's Physicians Insurance CompanySM and the endorsed carrier for professional liability insurance by 23 county medical societies, 15 specialty societies, and two statewide associations in Florida.

MARK YOUR CALENDAR !!

~Florida Associates Meeting ~

March 14 - 15, 2009 ~ Bonaventure Resort, Weston Florida

Call for Abstracts for the Associates and Medical Student Competition will go out in December, 2008 with a deadline of February 15, 2009. More information will be available on the chapter website: <http://www.acponline.org/chapters/fl>

~Florida Chapter Scientific Session ~

September 11-13, 2009 ~ St Pete Beach, FL

The University of South Florida will be responsible for the scientific program.

Legislative Report

N. H. "Bo" Tucker, III, MD, FACP

Chair, Legislative Committee

The Tallahassee legislative session is just around the corner and we here at the Florida ACP are gearing up in anticipation.

We are facing the usual issues: addressing the unfair business practices of HMOs and the managed care industry; adequate funding of Medicaid; continuing tort reform efforts; and protecting the quality of Medicine by opposing the attempts by allied health professionals to expand their scope of practice into areas for which they haven't been adequately trained.

A pressing concern is the continuing collapse of Primary Care and to combat this we will be pushing Tallahassee as well as Washington to support the ACP Patient Medical Home Initiative so that every patient will have a primary care physician, and so that primary care physicians will be adequately reimbursed to be able to remain in primary care. One of the big problems in this collapse is that our young physicians in training are opting out of choosing primary care careers. Therefore, we are advocating making primary care more attractive by supporting increased funding for Internal Medicine Primary Care education as well as debt reduction/forgiveness for those Internal Medicine trainees that become Primary Care Physicians. Lastly, we are supporting a rational Healthcare Workforce Plan which would address the worsening primary care physician shortage.

That 800 lb. gorilla that neither of the presidential candidates will acknowledge but will most likely have to be fixed in 2009 is Medicare. Stay tuned. Speaking of 2009, access to care will likely be addressed then also and ACP hopes to be at the table.

Thanks to all who are active in one or all of our legislative programs-Votervoice, Key Contacts, Tallahassee Legislative Visitations, and Washington Legislative Visitations. I would encourage those of you that aren't active to consider helping us. Tallahassee and Washington have a tremendous impact on our practice of medicine and we need all our strength to favorably mold that impact.

- October 19, 2008



2008 Workers' Compensation Update: Enjoy the Soft Market While it Lasts

By Tom Murphy of Danna-Gracey

For the fifth straight year, workers compensation premiums have fallen. Effective January 1, 2008 the NCCI (National Council for Compensation Insurance) recommended a 16.5% rate decrease. Florida's insurance commissioner **Kevin McCarty** signed off on a larger average decrease of 18.4%. This is the largest workers compensation decrease in the history of the state. These consecutive decreases have totaled more than 50% in rate reductions in the past five years.

How did we get to this point? The reasons for this dramatic decline are similar to those we are starting to see in the medical malpractice insurance market. Legislative reforms combined with a decrease in claims frequency have been instrumental in creating a stable environment in which employers and insurance companies can operate. Another factor that is much harder to quantify but cannot go unrecognized as contributing to both the current workers comp and medical malpractice markets is the greater awareness and practice of risk management principles.

What does the future hold? Many experts believe that the reform pendulum has swung too far and that the current rates are unsustainable in the long run. Nobody can predict how much further the rates will decline or how long we will be able to enjoy the soft market. History has shown that similar to other insurance markets, the workers comp system goes through cycles and the length of these cycles depends on many factors including claims frequency, medical and health related costs as well as the legal environment.

The legal environment plays a large role and currently the legislative changes from the past few years have limited the fees that attorneys can charge in a workers compensation claim. As you might imagine, these attorneys are not happy with the current system and they have already started their campaign to change the reforms from the past few years. The trial attorneys are pinning their hopes on a recent Florida Supreme Court decision to hear a challenge to the attorney fee schedule. Oral arguments are set for April 2008.

One of the major factors that can affect claims frequency is the economy. History has shown that when the economy is strong and unemployment is low, claims frequency is typically low. When the economy is not strong and unemployment increases, we generally see an increase in the number of claims as well as in the severity of claims. Some experts attribute this to employees earning less as well as the fear of losing their job.

Protecting your employees and maintaining a safe medical practice
I always like to remind our physicians and administrators that the current Florida law requires any non-construction employer with 4 or more employees to provide workers compensation coverage to those employees. This includes any W-2 employee regardless of their full-time or part-time status. I always recommend that you seriously consider providing the coverage to all employees even if you have less than 4 employees. The cost for coverage is much less than you could eventually pay if one of the employee's is injured on the job.

It is always prudent to have a formal safety plan for your office and the staff. A wonderful resource for a formal safety program is your current workers compensation carrier. The vast majority of carriers are happy to assist you with the implementation of a program and for larger practices, the carrier may send a specialist to your practice for an on-site visit at no cost to you. This could potentially lead to a premium credit. You can visit your carrier website or the division website at www.fldfs.com for additional information.



Tom Murphy is a workers' compensation and medical malpractice insurance specialist agent with the firm of Danna-Gracey, Inc. in downtown Delray Beach. He can be reached at (561) 276-3553 or (800) 966-2120 or Murphy@dannagracey.com

It Pays To Be a Member

of

The Florida Chapter of the
American College of Physicians

The Florida Chapter of the American College of Physicians is pleased to announce our endorsement of Florida based First Professionals Insurance Company (FPIC) as the official provider of professional liability insurance for Florida Chapter ACP members.

Members in good standing of the Florida Chapter ACP are eligible for a 5 percent discount on malpractice premiums. Florida Chapter ACP members may also be eligible for additional claims-free discounts for even greater savings up to 25 percent.

With FPIC There is a Difference:

- ◆ Florida's largest malpractice carrier
- ◆ Unmatched record of defending Florida doctors
- ◆ Physicians insured with FPIC receive legal defense coverage for investigations by the Florida Board of Medicine and other state and federal agencies at no additional charge.



First Professionals Insurance Company

For more information visit our website at www.firstprofessionals.com or contact Angie Nylkang, Director of Society Relations, FPIC, 800.741.3742, ext. 3071, or by e-mail at angie.nylkang@fpic.com

Florida Chapter ACP 2009 Associates Meeting

March 14 - 15, 2009 ~ Hyatt Regency Bonaventure Resort ~ Weston, FL

ADVANCE REGISTRATION FORM

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ ACP# (from mailing label) _____

E-Mail _____

ACP Categories***

- Master
- Fellow
- Member
- Associate
- Medical Student
- Member

Non-ACP Categories

- Nonmember Physician (\$100) \$ _____
- Allied Health Professional (ARNP, PA) (\$100) \$ _____
- Affiliate Member (\$50) \$ _____
- Resident / Medical Student No Fee
- Other, Non-Physician (Guests/Spouses) No Fee
- Total enclosed \$ _____

*** No registration fee for current members who have paid their 2008-2009 dues.

- Will attend Saturday Reception (No fee, but must register)

Please make your reservations by calling (954) 616-1234. Ask for the FL Chapter ACP room rate - \$140 (S/D)

Room rate cutoff date: February 13, 2009.

More information will be available on the chapter website: <http://www.acponline.org/chapters/fl>

Please fax completed form to (904)771-0603 or mail to 3975 St Johns Ave, Jacksonville, FL 32205