As I worked with Dr. Gerald Zarlengo in preparation for him to take over as CEO, he consistently asked me what I learned during my 14-year tenure. I reiterated that experience is the best teacher, and the best experiences are rooted in learning from your mistakes. I have no doubt that Dr. Zarlengo will do an excellent job and here are a few words of wisdom I shared with him.

**Mission, mission, mission**

It is your true north. Whenever you try to address a problem or initiate an effort, always ask whether the solution or objective adds to COPIC’s mission. Quality pays for itself as patients with good outcomes are not litigious. I have always thought that the ultimate confirmation of our mission would be when our policyholders proudly advertise that they are COPIC-insured.

**Articulate your vision**

To use an analogy from Jim Collins’ book, *Good to Great*, you are the bus driver. Your passengers include our board, our staff, our customers, and a variety of other stakeholders. Everyone wants to know where the bus is heading, and as you look around, you will find that all eyes are on you. Your vision and COPIC’s vision must focus on where we are going.

**Listen**

You have 9,000+ doctors, 160+ facilities, and numerous stakeholders who may have answers for current challenges. Listen to what they have to say because you never know where a solution may emerge and what perspective you may not have considered.

**You are a doctor, and I believe you should stay a doctor**

My predecessor and mentor, Dr. Jerry Buckley, strongly encouraged me to keep my hand in medicine. He correctly reasoned that such involvement would increase my awareness of the issues confronting the health care system, and this has proven to be true.

**Trust your team**

As a physician and surgeon you had to develop an independence. “The buck stops here” is a surgical mantra, and believing and accepting that you are ultimately responsible underlies much of one’s success in medicine. However, your role at COPIC will be far different. You are working with a staff of 100+ who have been recruited for specific company needs. There are times when it will seem...
COPIC is proud to announce that 2019 premiums for our insureds will remain stable. As in previous years, there are several notable factors that contribute to this ongoing stability:

- **Positive claims trends**—The frequency of claims continues to be at a lower historical rate while there is a slight increase in severity (total amount paid) along with an increase in the associated costs of defending a claim. These trends create a net result that reinforces stability.

- **Shared commitment to improve outcomes**—As COPIC identifies medical liability trends, we develop educational resources to inform insureds of risks so they can address them. This has proven effective because insureds recognize the importance of our partnership and utilize our support on an ongoing basis.

- **Legislative advocacy to reinforce the practice of good medicine**—COPIC's Public Affairs team is dedicated to monitoring policy and regulatory changes that may impact medicine. By working closely with our partners, we are able to represent the interests of the health care community and strongly support efforts to deliver the best patient care.

- **Disciplined ratemaking and underwriting**—COPIC's comprehensive, conservative approach remains rooted in a thorough analysis of claims data, detailed reviews of medical trends, and informed projections to determine annual rates.

- **Unparalleled defense**—COPIC strongly defends good medicine. Other carriers may choose to settle because it's the "least costly" option, but we stand by our insureds. We also offer our Care for the Caregiver® program for peer support to help manage the emotional stress that may arise.

Fair Warning: For a few policyholders, there may be an overall premium increase.

- **Base rates for all physician insured specialties and allied health professionals (AHPs) will remain the same.**
- **Base rates remain at 5 percent of the net premium for all physicians and AHPs (with separate limits of liability) who perform services on behalf of a professional corporation (PC).**
- **Rating factors that determine facility premiums have not increased.**

We are currently assessing our increased limits factors (applies to limits above $1/$3m), which may result in an overall premium increase for a small number of policyholders. Any policyholder impacted by a premium increase will receive advanced notice of these changes.
COPIC MEDICAL FOUNDATION: RECENT GRANT FUNDING

The COPIC Medical Foundation supports initiatives that improve health care outcomes, patient safety and quality of care. Recent grant funding from the Foundation was provided to the following:

**Airway Safety Movement**—As part of the national initiatives of the Patient Safety Movement, this project will focus on preventing unplanned extubations through the development and dissemination of awareness initiatives that include identifying current gaps, tracking incidents, and implementing quality management efforts.

**Denver Health Simulation Center**—The Denver Health Foundation will use funding to equip the Center with simulation technology to educate and train health care professionals, from students and residents to practicing clinicians.

**Healthy Transitions**—Funding to bring together key stakeholders that participated in the Center for Improving Value in Health Care initiative to improve outcomes following transitions of care through shared learning, best practices, and a focus on provider, patient, family and caregiver experiences.

**Human Worn Partial Task Surgical Simulator**—Funding for Poudre Valley Hospital & Medical Center of the Rockies Foundation/UC Health to purchase a “cut suit” to integrate into existing educational efforts. This “cut-suit” technology offers much more realism than simulation manikins, as it includes breakable bones, interchangeable organs, and variable blood flow.

**Nebraska Perinatal Quality Improvement Collaborative**—Funding for the continued development and implementation of a regional neonatal encephalopathy registry that will provide information on the pregnancy, delivery, and treatment of neonates at risk for encephalopathy.

**Surgical Mentorship Pilot Project**—This Lutheran Medical Center Foundation program is designed for early-career surgeons to learn the technical and leadership aspects of a safe and successful surgery practice.

**Metro Omaha Medical Society (MOMS) Provider Wellness Initiative**—The MOMS Foundation will use funding for a pilot program that establishes peer support groups and provides training for facilitators with the goal of addressing provider burnout and physician well-being.

**Colorado Hospital Substance Exposed Newborns Collaborative (CHoSEN)**—Funding to support this initiative that aims to increase consistency in implementation of best practices in the identification of and response to newborns prenatally exposed to substances.
FOND FAREWELL: LESSONS LEARNED AS COPIC’S CEO BY DR. TED CLARKE
2019 PREMIUM RATES TO REMAIN STABLE
COPIC WELCOMES NEW BOARD MEMBERS
COPIC MEDICAL FOUNDATION: RECENT GRANT FUNDING

Did you miss a previous edition of COPIC newsletters? Don’t worry. A full archive of past newsletters can be accessed on callcopic.com.
Following the November election results, we are preparing to enter the next legislative session that will still be reeling from the highly partisan elections with strong opinions on health care. Also, there are two major health care-related acts—Professional Review Act and Medical Practice Act—that will be up for review.

The review process
In the 1970s, the state of Colorado implemented the “sunrise and sunset” review processes for Acts that apply to regulated professions, occupations, government agencies, rules, programs and functions. The review processes determine what should be regulated or evaluated, and if an existing regulation, program or sector of the government is still needed. The processes were intended to respect the changing nature of things by periodically creating a review so the oversight regulations could be updated or revised as deemed appropriate.

This year, the Colorado Department of Regulatory Agencies Office of Policy, Research and Regulatory Reform (DORA) conducted sunset reviews of the Colorado Professional Review Act (CPRA) and Medical Practice Act (MPA). DORA released its recommendations to continue (with minor changes) the Acts on October 15, 2019. The Acts will be made into bills and introduced at the General Assembly in January for legislative debate and passage.

Professional review act
CPRA provides the protections needed for professional or peer review. CPRA improves patient safety by encouraging a candid, comprehensive assessment of medical professionals by their peers. Review committees evaluate the competence, quality and appropriateness of patient care and professional conduct by physicians, physician assistants and advanced practice nurses. CPRA protections have been reaffirmed several times during the last four decades by the General Assembly and upheld in Colorado’s highest court.

Medical practice act
MPA is the law that establishes the Colorado Medical Board and its authority to regulate the practice of medicine. The MPA includes laws controlling the licensing and practice of physician assistants and anesthesiology assistants in addition to the licensing standards for medical doctors and doctors of osteopathy.

These Acts are critical to the practice of medicine in Colorado. COPIC, along with our partners in health care, will be working diligently to address any amendments that are detrimental to improving health care delivery and patient safety. Stay tuned to legislative updates and alerts beginning in January 2019.
COLORADO’S TORT ENVIRONMENT

COPIC is very aware of the benefits of a favorable tort environment, which has allowed the health care community to focus its attention on improving the quality of care and patient safety. This stable environment also allows COPIC to focus on assisting physicians, administrators, and other providers by offering continued education and protecting the patient-physician relationship through our 3Rs Program. A stable and predictable tort environment provides a level of comfort that allows administrators to focus on the changing business of health care and providers to focus on delivering quality care.

It is for this reason that COPIC has advocated to legislators throughout its history the importance of the Health Care Availability Act (HCAA). Reinforcing the message of how the reforms provided by HCCA impact access to safe, quality care requires COPIC’s continued involvement in policy discussions at the Colorado Legislature.

COPIC’S SUPPORT FOR LEGISLATORS

To ensure that legislators who support Colorado’s stable tort environment succeed in their run for the legislature, COPIC supports them with financial contributions directly to their campaigns as well as with positive campaign communications supporting their candidacy. Each election, COPIC ensures that campaign communications it sponsors are consistently positive and free of attacks on any candidate. We refuse to contribute to the negative tone that seems to permeate the campaign season.

As always, COPIC will continue to monitor legislative activities with our partners, including the Colorado Medical Society and Colorado Hospital Association. To learn more about COPIC’s legislative and policy engagement efforts, contact Beverly Razon, Vice President of Public Affairs, at (720) 858-6056 or brazon@copic.com.

For information on legislation or to find your elected officials, visit us at www.callcopic.com and go to the Legislative Action Center link under the Resource Center section.

COPIC PARTNERS WITH ACCELERATOR PROGRAM TO SUPPORT HEALTH TECH STARTUPS

COPIC and Boomtown Accelerator have teamed up to form a startup accelerator to fund and train 20 early-stage patient safety and risk management startup companies over the next three years. The startups are focused on reducing medical errors and improving patient safety, quality of care, disease management, and transitions in care using tools such as software, devices, analytics, artificial intelligence and other tech applications.

PROGRAM OVERVIEW

Boomtown runs a competitive selection process for very early-stage (pre-commercialization) startups from all over the country to participate in the accelerator’s twice annual, three-month program at its offices in Boulder, CO. Each selected startup receives a robust training program that guides founders through core subject areas such as product development, financial modeling, working with investors, and presentation skills. The program also provides $20,000 in funding. Health care specific topics include the shift to value-based care, data security and interoperability, regulatory strategy, intellectual property, and HIPAA compliance. Programming is supplemented with a network of subject matter expert mentors.

APPLICATION PROCESS

Know a startup that would be a good candidate for this program? Qualified startups should refer to https://boomtownaccelerator.com/apply/ to apply for the next program that begins February 25. Boomtown reviews applications on a rolling basis. The earlier you apply, the better. Providers that may be interested in serving as subject matter expert mentors or facilities that may be interested in serving as product testing sites are encouraged to contact Tom Base at: tom@boomtownaccelerator.com
The recent November elections resulted in the re-election of Governor Pete Ricketts, Attorney General Doug Peterson, and U.S. Senator Deb Fischer to second terms. Two state senators were elected to different offices: Sen. John Murante of Gretna was elected State Treasurer and Sen. Dan Watermeier of Syracuse was elected to the Public Service Commission. The Governor will appoint replacements to those legislative seats for the 2019 legislative session.

Nebraska also saw voters approve Medicaid expansion 53% to 47%, despite opposition by GOP state legislators and Governor Ricketts. It is estimated that 90,000 uninsured Nebraskans will gain access to Medicaid with the passage of this ballot initiative.

The expansion will apply to 19 to 64 year-olds earning up to 138 percent of the federal poverty line, approximately $17,000 for individuals or around $35,000 for a family of four.

The elections also determined who would be holding seats in half of Nebraska's 49 legislative districts. Notably, three incumbents were defeated: Sen. Theresa Thibodeau of Omaha, Senator Laura Ebke of Crete, and former hospital executive Sen. Merv Riepe of Ralston. Senator Ebke had chaired the Judiciary Committee and Senator Riepe had chaired the Health and Human Services Committee.

Although officially non-partisan, the Legislature will have two more registered Democrats in 2019 than in this year’s body. The partisan split in 2019 will be 30 Republicans, 18 Democrats, and one Independent.

While there will be no physicians in the legislature, John Arch, a hospital CEO, was elected to represent the Papillion area.

The major challenge senators will face next year will be adopting a new state budget in another year of stagnant revenue growth and the continued pressure to provide property tax relief.

Because voters approved the Medicaid expansion, there will be an additional challenge in squeezing the estimated $50 million annual cost into the tight budget. Opponents have already threatened cuts to the existing program and to other entities like the University of Nebraska.

At COPIC, we continue to monitor policy and work with our partners at the Nebraska Medical Association and Nebraska Hospital Association. As always, we remain dedicated to improving medicine in the communities we serve and seeking out ways to change the status quo on medical professional liability so that it better serves all parties.
NEBRASKA NEWS

4TH QUARTER
2018

2018 COPIC Humanitarian Award:
Dr. Debra J. Romberger

We are proud to announce that Dr. Debra J. Romberger, a pulmonary disease specialist with Nebraska Medicine, was chosen as the 2018 recipient of COPIC’s Humanitarian Award. Dr. Romberger was recognized for over 20 years of volunteer service at One World Community Health Centers, Inc.

One World partners with the community to provide high quality, culturally respectful, and affordable care to the medically underserved. Dr. Romberger works with patients at a tuberculosis (TB) prevention clinic, which provides care for almost half of all the TB cases in Nebraska.

As a University of Nebraska Medical Center (UNMC) faculty member, Dr. Romberger involved medical students, residents and pulmonary fellows in caring for patients in One World’s multicultural setting. She has also worked with public health students to develop a “Tuberculosis Express” clinic that allows working patients more scheduling flexibility. Since 2015, Dr. Romberger has served as the Chairperson of the Department of Internal Medicine at UNMC.

“It’s good to get exposure to a diverse patient population. I see that some in my own practice, but you learn from patients and you learn from their situations. You feel like you’re helping them in some small way,” said Dr. Romberger. Her efforts to improve processes at One Health have been highlighted in published articles about its innovative approach to patient-centered, culturally competent care, enabling other TB clinics to benefit from their experiences.

“Dr. Romberger has been a public health champion to protect and prevent TB outbreaks in our community. She is beloved by her patients and One World’s staff because of her commitment to serving others,” said Andrea Skolkin, CEO for One World. “She cares deeply for each and every individual she treats, so many of whom are facing significant challenges in their lives. Her warm heart makes their journey a lighter one.”

The Humanitarian Award recognizes a physician going above the call of duty in the Nebraska health care community. Dr. Romberger chose One World Community Health Centers as the beneficiary of the $10,000 grant associated with the Award.

Nebraska Opioid Resources

Effective July 19, 2018, new Nebraska legislative bills related to opioids were implemented. LB 931 outlines requirements for medical practitioners when prescribing more than a seven-day supply of opiates for patients younger than 18 years of age for outpatient and acute conditions. LB 788 adds a requirement that physicians, physician assistants, nurse practitioners, nurse midwives, dentists, podiatrists, and veterinarians who prescribe controlled substances earn at least three hours of continuing education biennially regarding prescribing opiates.

Below are new resources related to the legislation:

- Information about Nebraska’s Prescription Drug Monitoring Program—http://dhhs.ne.gov/publichealth/PDMP/Pages/Home.aspx
- Nebraska Pain Management Guidance Document—http://dhhs.ne.gov/publichealth/PDMP/Pages/PainResources.aspx

Sandy Johnson to Retire from COPIC

We are sad to announce that Sandy Johnson, COPIC’s Director of Nebraska Market Relations, will be retiring at the end of the year. Sandy joined COPIC in 2008 and has been instrumental in expanding and managing COPIC’s relationships throughout Nebraska’s health care community.

Prior to joining COPIC, Sandy was the Executive Vice President for both the Nebraska Foundation for Medical Care and the Nebraska Medical Association.

Taking over for Sandy will be Dale Mahlman, the executive vice president at the Nebraska Medical Association. We look forward to having Dale join our team and the wealth of experience he brings.

We want to thank Sandy for all her hard work and contributions over the years. She has been a steady presence, and dedicated to COPIC’s mission of improving medicine and supporting those who make this possible.
Level-funded health insurance can offer the financial benefits and plan design flexibility that a self-funded plan offers. There are several reasons to consider a level-funded plan:

1. **Rates are based on your employee group risk.** Level-funded plans use medical underwriting and age/gender ratings of your staff. Employers with a young, healthy workforce can pay lower rates when compared to “fully insured health plans” that are based on adjusted community rates determined by the Affordable Care Act (ACA).

2. **Better ability to manage costs.** There is a set monthly payment for health care coverage, which allows for more stable financial planning. At year-end, a refund is received if your payments exceed actual claims. In addition, a full breakdown of costs is provided to the employer to outline any utilization trends.

3. **Stop-loss insurance addresses the cost of unanticipated claims.** Stop-loss is a component of level funding that limits an employer’s financial responsibility when an individual exceeds the claim limit during the plan year.

4. **Less burden with compliance issues.** Fully-insured plans must adhere to ACA and state requirements, while level-funded plans are subject to fewer regulations.

Level-funded plans are available from most major carriers and the typical group size to begin this arrangement is about 15 enrolled participants.

Contact John Kaufman at (720) 858-6287 or jkaufman@copic.com to see if your group would be a good candidate.

Whenever you are connected to the internet, you are at risk for someone accessing your information. However, you can significantly reduce this risk through good security habits:

- **Create a strong password.** Use a password that is unique for each device or account. Longer passwords are more secure. An option to help you create a long password is using a passphrase—four or more random words grouped together and used as a password.

- **Consider using a password manager.** Password manager applications manage different accounts and passwords while having added benefits, including identifying weak or repeated passwords. There are many different options, so start by looking for an application that has a large install base (e.g., 1 million plus) and an overall positive review.

- **Use two-factor authentication, if available.** Two-factor authentication is a more secure way of authorizing access. It requires two out of the following three credentials: something you know (e.g., a password or PIN), something you have (e.g., a token or ID card), and something you are (e.g., a biometric fingerprint).

- **Use security questions properly.** For accounts that ask you to set up one or more password reset questions, use private information about yourself that only you would know.

- **Choose secure networks.** Use internet connections you trust, such as your home service or Long-Term Evolution (LTE) connection through your wireless carrier. Public networks are not very secure, which makes it easy for others to intercept your data.

- **Keep all of your personal electronic device software current.** Manufacturers issue updates as they discover vulnerabilities in their products. Automatic updates make this easier for many devices, but be aware that you may need to manually update other devices.

To learn more about cyber and data breach coverage options, please contact Mitch Laycock at (720) 858-6297 or mitchl@copic.com.

Source: www.us-cert.gov/ncas/tips/ST04-003

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COPIC Financial Service Group: 
Keeping you covered from front to back

COPIC Financial Service Group (FSG) is an insurance brokerage and consulting firm within the COPIC family of companies. We work with practice administrators, physicians, dentists, and other members of the health care community to help make sure they are adequately insured to manage both their professional careers and personal lives. FSG offers a wide variety of products and services to support our insureds, and we often hear clients say “I didn’t know COPIC did all that.”

Below is a list of the products and services FSG can provide:

- **Property and Casualty**
  - Business Owner’s Insurance (Property/General Liability)
  - Cyber Liability/Data Breach Insurance
  - Errors and Omissions (E&O)
  - Directors and Officers
  - Liability Insurance (D&O)
  - Umbrella (Supplement to General Liability)
  - Employment Practices
  - Fiduciary Liability
  - Fidelity Bonds (ERISA)
  - Homeowners

- **Disability Insurance**
  - Disability Income
  - Disability Overhead Expense
  - Disability-Retirement Security

- **Life Insurance**
  - Term Life Insurance
  - Variable Life Insurance
  - Whole Life Insurance

- **Investment and Retirement Planning**
  - Qualified Retirement Plans
  - Simplified Employee Pension Plans (SEPs)
  - 401(k) Plans
  - Traditional and Roth IRAs
  - 529 College Savings
  - Practice Continuation Planning

- **Health and Dental**
  - Health Plans (Group/Individual)
  - Dental Plans (Group/Individual)
  - Group Vision
  - Group Disability

- **Employee Benefit Compliance**
  - ACA/ERISA Compliance

- **Professional Employer Organization (PEO) Options**

- **Workers’ Compensation**

- **Payroll Services**

("I didn’t know COPIC did all that.")

Whether you are currently in the market for insurance products, or curious to know if you are adequately covered, we are always available to assist you in getting the best coverages at the best prices. Contact us at (720) 858-6280.