



Update on 2020 Premium Rates

Due to positive market conditions, a well-managed claims process, and the commitment of our insureds to improving medicine, COPIC is happy to announce that 2020 premiums will remain stable. Our ratemaking process starts with an in-depth actuarial analysis that looks at historical data, relevant medical trends, and well-informed projections. In addition, there are several other factors which influence the determination of premiums:

OVERALL CLAIMS TRENDS

The frequency of claims continues to be at a historically lower rate while there is a slight increase in severity (total amount paid per claim). These trends create a net result that reinforces stability.

UTILIZATION OF RESOURCES DESIGNED TO IMPROVE OUTCOMES

COPIC's claims data helps us identify trends (positive and negative) that guide the development of our educational activities, materials, and programs. Once these are made available, we encourage our insureds to use these resources to gain knowledge and provide feedback to help us refine them and offer the best support.

A COMMITMENT TO STRONG DEFENSE

COPIC is dedicated to defending our insureds and good medicine. This includes continuously looking at ways to improve our claims management process, whether it is streamlining efforts to reduce the time to resolution or offering support services for the personal and professional challenges that come with a claim or lawsuit.

INVESTMENT IN LEGISLATIVE ADVOCACY

Each year, there are notable changes that occur on the state legislative level that impact health care. COPIC's Public Affairs team is comprised of experts who closely monitor policy and regulatory changes and work with partner organizations to represent the health care community and patients.

We thank you for the role you play in helping us to keep rates stable and hope this trend continues into the future.

- ▶ Base rates for all physician insured specialties and allied health professionals (AHPs) will remain the same.
- ▶ Rating factors that determine facility premiums have not increased.

- ▶ 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).

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REGIONAL STATE MEDICAL
ORGANIZATIONS

COPIC RECOGNIZED AS ONE OF THE 50 MOST COMMUNITY-MINDED COMPANIES IN COLORADO

COPIC has been named an honoree of The Civic 50 Colorado by CSR Solutions of Colorado in partnership with Points of Light, the world's largest organization dedicated to volunteer service. The award recognizes COPIC as one of the 50 most community-minded companies in Colorado (as determined by an independently administered and scored survey). The Civic 50 Colorado awards, modeled after Points of Light's national program, provides a national standard for superior corporate citizenship and showcases how companies can use their time, skills, and resources to impact local communities.

COPIC's community engagement efforts include the COPIC Medical Foundation, established in 1991, which supports health care in three major ways: grant funding, the annual COPIC Humanitarian Awards, and scholarships. To date, the Foundation has provided \$8.5 million to improving patient care and medical outcomes. In addition, our employee-led Community Action Team (CATEam) oversees volunteer work in local communities. In 2018, 85% of COPIC employees engaged in volunteer activities that totaled 332 hours of volunteer time. Employee volunteers participated in projects at Ronald McDonald House, Reach Out and Read Colorado, the Village at Lowry, Anchor Center for the Blind, Doctors Care, and Inner City Health Center as well as multiple blood drives and collecting toiletries and food staples to distribute to local agencies.



Members of COPIC's staff were excited to receive the award at the celebration on September 19th, 2019.



Community engagement and service through a variety of means are values that COPIC holds dearly. We strive daily to make a difference and appreciate our employees' contributions year-round. We are honored to receive this distinction to connect our business values to improve medicine in the communities we serve.



CONGRATULATIONS DR. MARY AALAND RECEIVES NORTH DAKOTA COPIC HUMANITARIAN AWARD

Congratulations to Dr. Mary Aaland, recipient of the 2019 North Dakota COPIC Humanitarian Award, presented to her at the North Dakota Medical Association Annual Meeting in October.

This award recognizes a physician going above the scope of their practice to volunteer in the community, and provides a \$10,000 grant to be given to the health-related nonprofit of the recipient's choice. Established in 2001 in honor of former COPIC board member, Harold "Hal" E. Williamson, the COPIC Humanitarian Award recognizes volunteer physicians and how they improve health care.

Dr. Aaland has chosen Stop the Bleed, an organization that focuses on excessive bleeding—the leading cause of preventable death from trauma, to receive the grant funding from the COPIC Medical Foundation.

As a part of COPIC's commitment to expanding our regional footprint and improving medicine in the communities we serve, we are partnering with our endorsed medical societies to implement Humanitarian Awards on a regional basis. We are pleased to be able to recognize Dr. Aaland as the first Humanitarian Award recipient in North Dakota.

COPIC HOSTS MEETING OF REGIONAL STATE MEDICAL ORGANIZATIONS

This past August, COPIC was proud to host an initial meeting of state medical societies/associations that endorse COPIC as the medical liability insurance provider for members.



COLORADO
MEDICAL SOCIETY

Alfred Gilchrist, CEO



IOWA
MEDICAL
SOCIETY

Mike Flesher, Executive Vice President & CEO



MINNESOTA
MEDICAL
ASSOCIATION

Janet Silversmith, CEO



Nebraska Medical Association

Amy Reynoldson, Executive Vice President



NDMA
NORTH DAKOTA MEDICAL ASSOCIATION

Courtney Koebele, Executive Director



SOUTH DAKOTA
STATE MEDICAL ASSOCIATION
Values. Ethics. Advocacy.

Barbara Smith, CEO



Michelle McOmber, CEO

The event provided an inside look at COPIC and our services and programs. Executives heard from COPIC's leadership team who updated them on current medical liability insurance issues and trends. This also provided an opportunity for open discussion about the best ways to enhance our partnerships, including a roundtable discussion that focused on areas of concern or challenges for each of the respective states represented. Some great ideas emerged and we look forward to continue to work with these organizations to support their members.



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Did you miss a previous edition of COPIC newsletters?
Don't worry. A full archive of past newsletters
can be accessed on callcopic.com.

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Claims Department
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THE LEGISLATIVE LANDSCAPE

FOLLOWING 2019 INITIATIVES AND PREPARING FOR 2020

In 2019, the General Assembly enacted a number of bills aimed at lowering the cost of health care and increasing health care transparency. COPIC continues to track the implementation of these bills and will remain committed to monitoring and engaging on issues that impact access to care and the delivery of safe, quality care.



CANDOR

COPIC was pleased to see the passing of Senate Bill 19-201: Open Discussions About Adverse Health Care Incidents. Referred to as Candor, this process is a tool for medical providers and facilities to openly discuss adverse health care events with patients. It is designed to benefit patients, their families, clinicians, and health care systems by formalizing a non-adversarial process where there can be open communication about what happened, why it happened, and what can be done to prevent this in the future. The Candor framework has been utilized in various health care systems and demonstrated positive results. In addition, Candor-related legislation has previously been passed in Massachusetts, Oregon, and Iowa.

COPIC is encouraged to see this policy gaining momentum as Candor went into effect July 1st, 2019. To simplify and support our insureds and partners, we have updated our website to offer up-to-date information and timely resources for all things Candor (please see backside of insert for more details).



INTERIM COMMITTEES

Looking forward, COPIC is monitoring the work of the General Assembly's interim committees and following legislation implementation on major health care-related bills. The work from these studies can lead to new, related legislation in 2020.

The interim Opioid and Other Substance Use Disorders Study Committee has been charged with reviewing the substance use disorder problem in Colorado. COPIC remains vigilant on these issues and will work together with our partners in navigating solutions to address the growing epidemic affecting so many Coloradans.

The Committee was scheduled to meet seven times between June and October before the 2020 legislative session convenes in January. Their meeting schedule and previous meeting agendas can be found on the Colorado General Assembly website at <https://leg.colorado.gov>.



PUBLIC OPTION

COPIC is following the implementation of House Bill 19-1004: Proposal for Affordable Health Coverage Option. Colorado's Department of Health Care Policy and Financing (HCPF) and the Division of Insurance are scheduled to release a November proposal detailing how the state will move forward with implementation. COPIC will be reviewing the proposal and communicating any potential impacts to Colorado's stable liability environment—stay tuned!

COPIC works closely with health care partners on these important issues and remains committed to keeping you informed on matters that impact your ability to deliver safe, quality care to patients.

If you have questions about COPIC's legislative and policy engagement efforts, contact Beverly Razon, Vice President of Public Affairs, at (720) 858-6056 or brazon@copic.com.

CHCPCA APPLICATION CHANGES

TIME SENSITIVE

Effective January 1, 2020 COPIC will discontinue hosting a **completed** copy of the Colorado Health Care Professionals Credentialing Application (CHCPCA) through our website.

Physicians and allied health providers who currently access their completed CHCPCA application stored on our system should **retrieve it and save it** to their own computer prior to December 31, 2019.

COPIC will be unable to retrieve any applications after January 1, 2020. We will continue to make a fillable PDF and Word version of the application available through our website at **www.callcopic.com**. Should you have any questions about this or problems with accessing our website, please contact the Policyholder Maintenance Line at (800) 421-1834 ext. 6176.

COLORADO CANDOR ACT RESOURCES

The recently passed Colorado Candor Act is a bipartisan effort that establishes a voluntary framework for health care providers and facilities to offer compassionate, honest, timely, and thorough responses to patients who experience an adverse health care incident. The process is initiated by the health care provider involved in the incident. The provider, or the provider jointly with the health facility, needs to provide the patient with written notice

of the desire to enter into an open discussion (under the Colorado Candor Act) with the patient.

COPIC has developed several resources that provide details about the Act, the Candor process, as well as sample templates of required forms. These resources are available on our website: **www.callcopic.com/resource-center/guidelines-tools/colorado-candor-act-resources**.

For those insured by COPIC: We will walk you through the Candor process and answer any questions you may have. As with all incidents, COPIC insureds should call a COPIC occurrence specialist nurse during business hours, 8am–5pm (Mountain time), Monday through Friday, by calling (720) 858-6395. The occurrence specialist nurse will evaluate the incident with our internal team to determine if it is appropriate to utilize the Colorado Candor Act.



THE LEGISLATIVE LANDSCAPE

MONITORING THE PROGRESS OF LEGISLATIVE STUDIES

In 2019, the Nebraska Unicameral enacted a number of bills aimed at health care. COPIC is tracking the implementation of these bills as we remain committed to monitoring and engaging on issues that impact access to care and the delivery of safe, quality care.

INTERIM STUDIES

Looking forward, COPIC is monitoring the progress of several interim commissioned studies to determine potential impact. The work from these studies can lead to future legislation.



LEGISLATIVE RESOLUTION 116

The resolution commissions an interim study to examine the long-term fiscal sustainability of the Nebraska Health Care Cash Fund (Fund). This is a \$477.8 million legislative fund created by Nebraska's share of a 1998 settlement with tobacco companies, in addition to excess Medicaid dollars the state received under a federal program that was discontinued in 2005. The Fund has historically been allocated to pay for children's health insurance, aid for people with developmental disabilities, and a number of various government-funded health care initiatives. According to state officials, the coffer is being depleted at an unsustainable rate, which could negatively impact the financial future of health care services in Nebraska. The study will include a review of the annual Nebraska Health Care Cash Fund reports and recommendations as to any statutory or funding changes that the Legislature should make in order to protect the ongoing viability of the Nebraska Health Care Cash Fund.



LEGISLATIVE RESOLUTION 191

The resolution commissions the Health and Human Services Committee to complete an interim study to evaluate the potential use of Physicians Orders for Life-Sustaining Treatment (POLST) and the potential use of out-of-hospital Do Not Resuscitate (DNR) protocols. POLST are used to convert patients' medical treatment preferences into medical orders.



LEGISLATIVE RESOLUTION 226

This resolution commissions the Health and Human Services Committee to complete an interim study to examine and assess prescribing practices of health care providers related to opioids and the effectiveness of Nebraska's prescription drug monitoring program. This study will examine a number of items, including current continuing education requirements for health care providers, opioid prescribing practices, and research and data surrounding problems of overprescribing opioids in Nebraska. The study will then determine the possible need for legislation. COPIC remains vigilant on this issue and will work together with our partners in navigating solutions to address the growing opioid epidemic affecting so many Nebraskans.



LEGISLATIVE RESOLUTION 171

This resolution commissions an interim study to examine the impact of lowering the age of majority from 19 years of age to 18 years of age for making health care decisions. The Age of Majority, the age at which a minor becomes an adult in the eyes of the state, is 19 years of age in Nebraska. Nebraska is an outlier regarding the Age of Majority, as a vast majority of states agree that a minor becomes an adult at 18 years of age. COPIC will follow the progress of the study and review its final report. Lowering the age of minors from 19 to 18 can have economic- and health care-related impacts on services provided by our insureds.

COPIC will continue to work closely with its health care partners on these important issues and remain committed to keeping you informed on matters that impact your ability to deliver safe, quality care. If you have questions about COPIC's legislative and policy engagement efforts, contact Beverly Razon, Vice President of Public Affairs, at (720) 858-6056 or brazon@copic.com.

2019 COPIC HUMANITARIAN AWARD: Dr. Robert Rhodes

We are proud to announce that Dr. Robert Rhodes, a family medicine physician in Lincoln, was chosen as the 2019 recipient of COPIC's Humanitarian Award. Dr. Rhodes is recognized for his passionate approach to health care and how it impacts patients in Nebraska. The award was presented to Dr. Rhodes at the Nebraska Medical Association's annual meeting in September, and he is seen here with the director of the COPIC Medical Foundation, Meredith Hintze.



Dr. Rhodes earned his medical degree from the University of South Dakota School of Medicine and completed his family practice residency with the Lincoln Medical Education Foundation/University of Nebraska Medical Center College of Medicine (UNMC). He is Board Certified with the American Board of Family Medicine and a Fellow of the American Academy of Family Practice. Dr. Rhodes is also an adjunct instructor at UNMC and a clinical associate professor at The University of South Dakota, Sanford School of Medicine. He has served on many local, state, and national boards and currently he serves on the national board of the Men's Health Network and is Founder/President Emeritus of Clinic with a Heart.

In 2003, Dr. Rhodes traveled to Reynosa, Mexico on his first medical mission trip to provide basic medical care. The trip was such a life changing experience for Dr. Rhodes that he and his team brainstormed ideas about starting a medical mission back in Nebraska. Dr. Rhodes and a small group of volunteers opened Lincoln's first free clinic in May of

2003. Clinic with a Heart is now a 501(c)3 nonprofit and Dr. Rhodes volunteers in several capacities. He has been primary recruiter of other medical volunteers, sees patients on a monthly basis, and served as board president from 2003 through 2009.

Dr. Rhodes also provides assistance in fundraising and network building for the organization. His vision has helped Clinic with a Heart move from serving 20 patients a month to serving about 200 and from engaging 30 volunteers to engaging 600 volunteers. In 2018, 3,911 visits were provided to 3,262 patients at clinics sponsored by 11 mission team sponsors. Dr. Rhodes has given a substantial investment to the community of his talent, time, and resources.

The Humanitarian Award recognizes a physician going above the call of duty in the Nebraska health care community. Dr. Rhodes has chosen Clinic with a Heart as the beneficiary of the \$10,000 grant associated with the award.

COPIC +1 POINTS

Earn a 10% Discount with COPIC Points!

Participating in the voluntary COPIC Points program provides an opportunity to receive a premium discount for eligible physicians insured under our MPLI policy form. Remember to earn three COPIC points before the end of the year to ensure you remain eligible for the 10% discount. Points can be earned in a variety of ways, including on-demand courses provided at www.callcopic.com/education.

SAVE THE DATE



2020 Symposium

The 2020 Patient Safety and Risk Management Symposium will take place April 23 & 24, 2020. Be sure to mark your calendar so you can arrange to attend this valuable event.