

## Planning for 2025: A Copic Checklist



As you start to think about the year ahead, consider some of the ways we are there to support you. Besides defending you against a claim or lawsuit, Copic offers several resources designed to reduce your risks and prevent adverse outcomes. Your coverage comes with access to the following benefits:



### Call us—day or night

Healthcare challenges are complex. Getting trusted guidance shouldn't be. We know that sometimes the best support starts with just having someone to talk with. Our Patient Safety and Risk Management team stands ready to listen and help you navigate the questions or concerns that arise with patient care.

- ➔ During business hours (8am-5pm, Mountain Time), call 720.858.6396.
- ➔ In urgent, after-hours situations, please call our 24/7 Risk Management Hotline at 866.274.7511 to talk to one of our on-call physicians.



### Give your facility or practice a valuable check-up—for risk

Your benefits with Copic include free on-site/virtual reviews. We help identify (and solve for) common risks, while double-checking systems that support patient care. And yes, these reviews really make a difference: participating in them significantly decreases the frequency and severity of claims (while increasing your defensibility).

- ➔ Contact our Patient Safety & Risk Management team to learn more about our Safety and Risk Strategies reviews at 720.858.6396 or [grkm@copic.com](mailto:grkm@copic.com).



### Tap into our 3Rs Program for guidance on how to discuss an adverse outcome with a patient

Your patient needs open and honest communication after an adverse outcome. Copic's 3Rs Program (Recognize, Respond, and Resolve) provides a thoughtful approach to talking with patients about what happened and most importantly—how we can make it better. We can't change the outcome, but we can support your patient by using the program's proven framework to address the physical, emotional, and financial needs of a patient.

- ➔ Visit [www.copic.com/3rs-program](http://www.copic.com/3rs-program) for more information.

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## Join us for some virtual education

We're focused on you—and how we can keep you, your practice, and your patients safe. One of the ways Copic does this is through professional education. We take what we've learned and share it in a variety of ways. Attend one of our Bite-Size Webinars that tackle timely topics in healthcare. Participate in a virtual Mock Trial, which provides insight about what happens during an actual medical liability trial through a discussion led by one of our attorneys. Or take one of our more than 50 on-demand courses when it is convenient for you.

➔ Visit [www.copic.com/education](http://www.copic.com/education) for more information.

## Listen to our podcast

Have 30 minutes and want to learn more about topics like EMTALA, considerations when terminating a patient, or best practices with documentation? Listen to an episode of *Within Normal Limits*, Copic's podcast hosted by our chief medical officer, Dr. Eric Zacharias. Each episode focuses on a particular topic related to medical liability and offers practical insight to avoid common risks and improve care.

➔ Visit [www.copic.com/podcast](http://www.copic.com/podcast) for more information.

## Browse the Resource Center on our website

The recent launch of Copic's redesigned website included updating our Resource Center section. Think of it as an online library that provides access to knowledge through a variety of resources. Download sample consent forms that you can edit and use in your practice. Search through an archive of *Copiscope* articles to see what we have published on key topics. View the professional/peer review toolkits we have produced for various states that provide a checklist and guidance to help you manage your professional/peer review process. Or check out some of the specific guides that we have developed that focus on topics such as responding to subpoenas, protecting your online reputation, or navigating medical liability aspects of telehealth.

➔ Visit [www.copic.com/resource-center](http://www.copic.com/resource-center) for more information.



### **Do you have changes that will be happening with your medical practice in 2025? Let us know so we can make the appropriate coverage changes.**

Did you hire some new advanced practice providers? Has the scope of services you perform changed? Are you concerned about cyber liability threats? Copic knows that your coverage needs evolve and we want to make sure you have the right policy in place to match these (which can include adjusting your limits of liability or level of cyber coverage).

*Contact your underwriter to discuss any changes; if you don't know your underwriter's information, log in to the Customer Portal on our website and you can get their contact information.*



## Copic Cyber Tip: **48 Hours After a Cyber Incident**

The hours after a cyber incident are critical and having the right team in place to respond is part of the protection that comes with Copic coverage. Our team works directly with claim specialists and a team of experts to deal with an incident and get you back up and running as quickly as possible. Your first step is to call Copic and report the incident, at which point the following key steps are taken in the first 48 hours after a ransomware cyber incident.

### **Preserve**

- Take steps to preserve evidence for forensic investigation where possible
- Preserve firewall logs before they are overwritten
- Take at least one copy of the backups offline, if this has not been done already
- Switch to more secure communications (out-of-band)

### **Investigate**

- Attempt to locate the ransom note, mark any threats of data leak, and note the name of the group
- Appoint a forensics investigator and provide forensics evidence
- Determine the scope of the attack
- Verify the viability of backups
- Appoint a lawyer
- Appoint a ransomware negotiator, if applicable

### **Minimize**

- Consider isolating the affected environment until the situation is sufficiently contained
- Disconnect suspected compromised devices from the network
- Reset passwords for all accounts

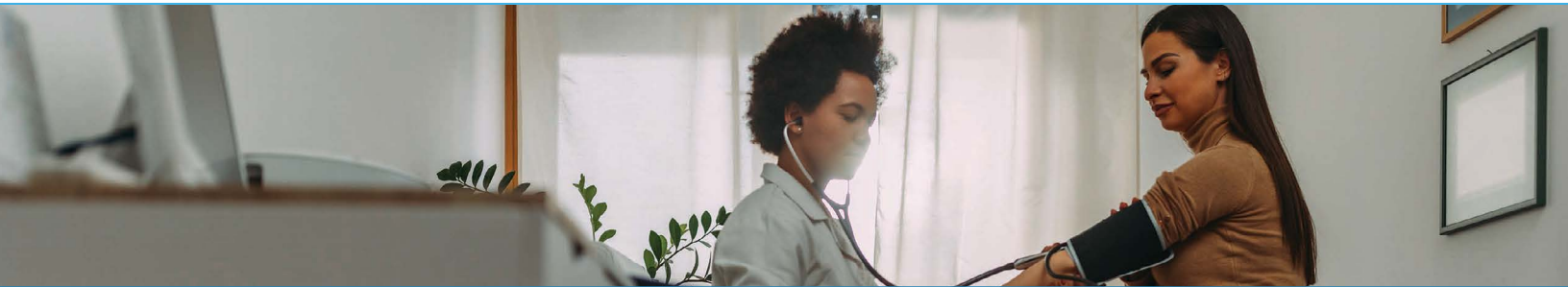
### **Recover**

- Establish a new way of working, given limited capacity
- Form an action plan for a secure and quick recovery
- Create a secure IT environment for recovering backups
- Scan and assess newly restored backup for any sign of malware or cybercriminal activity
- Install critical patches and limit services exposed to the internet

Did you know that Copic's medical liability insurance policies include embedded cyber liability coverage? The coverage is designed to offer protection and support against growing cyber risks, and it also provides access to resources that you can utilize to proactively plan for and prevent cyber breaches.

*The claims handling and breach response services are provided by Beazley USA Services, a member of Beazley Group. Beazley USA Services does not underwrite insurance for Copic. Policies purchased through Copic are subject to Copic's underwriting processes. CIC024\_US\_12/24*

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## Looking Back at the Foundation's Community Impact

In 2019, the Copic Medical Foundation went through a strategic planning process that gave us an opportunity to step back and evaluate our funding model and priorities. Since that time, we've directed Foundation grantmaking efforts towards making a difference in healthcare by supporting work focused on reducing fragmentation across care settings. Our mission to improve healthcare outcomes has been supported through strategic funding, and this article looks at the impact of our efforts over the past few years.

Since 2021, the Foundation has funded 17 projects aimed at improving care coordination, care navigation, community health outreach, and telehealth staff time. These initiatives have helped bridge gaps in care and ensure smooth transitions for patients across different healthcare settings in communities across the country.

One of the major successes of the Foundation's funding is the enhancement of Electronic Health Records. These improvements have made it easier for healthcare providers to communicate and share information leading to better patient outcomes. The integration of Health Information Exchange systems and social exchange platforms has reduced duplication of tests and procedures, ensuring patients receive timely and appropriate care.

The Foundation's funding has also improved referral systems, making it easier for patients to be referred to specialists and other healthcare providers. This has reduced delays in care and ensured patients get the necessary interventions promptly.

The Foundation's funding has also played a crucial role in elevating care within existing clinics, systems, and community health centers. By supporting projects that focus on care coordination and navigation, the Foundation has helped create a more cohesive healthcare system. This has been particularly beneficial for patients with complex healthcare needs as it ensures that they receive comprehensive and coordinated care across different settings.

The positive outcomes reported by grantees highlight the impact of the Foundation's funding. According to grantee reports, all Foundation grantees have reported increased engagement with partners and peers to improve patient care. These collaborations have extended beyond healthcare organizations to include community organizations and other sectors, addressing social determinants of health and ensuring holistic care for patients.

Additionally, grantees report that the Foundation's investments have led to tangible improvements in various aspects of patient care, including patient experience, safety, effectiveness, equitability, timeliness, morbidity, and mortality. These improvements underscore the Foundation's success in reducing fragmentation and enhancing the overall quality of healthcare delivery.

Copic Medical Foundation's funding initiatives have made significant strides in reducing fragmentation across care settings and we're proud of these accomplishments. Through strategic investments in care coordination, technology enhancements, and community partnerships, the Foundation has improved patient outcomes and fostered a more integrated healthcare system. As the Foundation continues to address emerging challenges, we expect that our commitment to innovation and collaboration will drive further advancements in healthcare delivery.

## Copic's Podcast Features CMF Grant Recipients

Copic's Chief Medical Officer and podcast host Eric Zacharias, MD, recently hosted a special series of episodes focusing on the three organizations that received grant funding in 2024 for initiatives that address the issue of reducing fragmentation across care settings: Visiting Nurse Association (Nebraska), St. Elizabeth Healthcare (Kentucky), and DaneMAC (Wisconsin). Listen to Within Normal Limits on your favorite podcast platform. Learn more about our podcast at [www.copic.com/podcast](http://www.copic.com/podcast).



## Request for Proposals for Copic Medical Foundation 2025 Grants

For 2025, our grant funding will continue to focus on the issue of reducing fragmentation across care settings. A top concern in the field of patient safety, breakdowns in care from a fragmented healthcare system can lead to readmissions, missed diagnoses, medication errors, delayed treatment, duplicative testing and procedures, and reduction in quality of care leading to general patient and provider dissatisfaction. After this grant cycle, the Copic Medical Foundation will evaluate and revise our focus area for the 2026 grant cycle, to be posted fall 2025.

For the Foundation, contributing to a solution means supporting scalable or replicable solutions, focusing on the testing of new ideas or growing existing solutions, and then seeing avenues for larger application.

### 1 Funding Cycle

Copic Medical Foundation is accepting applications November 1, 2024 through January 15, 2025 for its 2025 cycle of grant funding.

### 2 Criteria

To be considered for funding, organizations must meet the following minimum criteria:

- Approach or program has demonstrated potential for uptake or replication by the healthcare community
- The organization is designated as a 501(c)(3) organization or has an identified fiduciary

### 3 Deadlines and Applications

Grant applications are due January 15, 2025 by 5pm (Mountain Time). Applications can be emailed to [mhintze@copic.com](mailto:mhintze@copic.com). Applicants can expect to hear from CMF regarding potential support by March 31, 2025.

Download the grant requirements and application on the Copic website at [www.copic.com/foundation](http://www.copic.com/foundation).

### CMF Board of Directors

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Issue 201 • 4<sup>TH</sup> Quarter 2024

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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 [copic.com](http://copic.com).

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## Connect with Copic

### Copic Insurance Company

**Switchboard**  
720.858.6000 or  
800.421.1834

**Fax**  
877.263.6665

**24/7 Risk Mgmt. Hotline**  
(for urgent, after hours  
inquiries)  
866.274.7511

**To Make an Incident  
Report**  
720.858.6395

**Claims Department**  
720.858.6157

**Patient Safety & Risk  
Management Dept.**  
720.858.6396

**Sales Department**  
720.858.6199

**Customer Support**  
720.858.6160

**Underwriting**  
720.858.6176

**Credentialing**  
720.858.6160

### Copic Financial

720.858.6280

**Fax**  
720.858.6281

**Website**  
[www.copicfinancial.com](http://www.copicfinancial.com)

### Copic Medical Foundation

720.858.6060

**Fax**  
720.858.6005

**Website**  
[www.copicfoundation.org](http://www.copicfoundation.org)

[www.copic.com](http://www.copic.com) |  



## The Legislative Landscape

The unpredictable election season, including the never-ending barrage of ads, is finally behind us. Winter has arrived in Colorado, snow is starting to fall in the mountains, and the holidays are right around the corner. While it seems like time has flown by, your Copic team has been busy working with our valued partners to identify policy agendas, assess legislative changes, and prepare our teams for session. Before it's go time, let's look at the map after the elections. Buckle up!

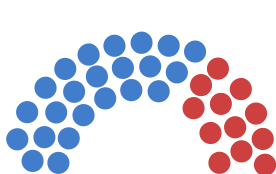
### 2024 Election Engagement & Results

The 2024 primary elections showed promise of a more balanced legislative makeup in the State Capitol. The primary results showed the voters shift away from fringe political party support as more moderate candidates won their races.

Heading into Election Day, recurring issues surfaced in almost every election—the rising cost of living, affordable housing, and crime. The outcomes of the November elections reflected the increasing influence of the presidential race at the top of the ticket, and there was significant activation around down ballot measures due to voter turnout. However, the makeup of the state legislature remained consistent.

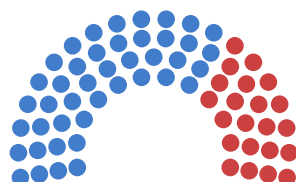
Overall, state Democrats retained majorities in both chambers of the state legislature, one seat shy of a supermajority (two-thirds majority) in both the House and Senate.

Colorado State Senate



Democrats—23  
Republicans—12

House of Representatives



Democrats—43  
Republicans—22

A term-limited Governor Jared Polis begins the final two years of his administration, which will present an interesting dichotomy of progressive and pro-business agendas.

The Colorado General Assembly will reconvene on January 8, 2025.

### Impacts and Anticipated Issues

We anticipate a variety of healthcare topics to surface in the 2025 legislative session, and these are some of the key issues we would like to highlight. The Copic team will monitor or engage where appropriate on these issues.

- Regulating Artificial Intelligence
- Amending Consumer Protection Laws
- Correcting Colorado's Medicaid Reenrollment Process
- Revising Behavioral Health Laws
- Revisiting Hospital Facility Fees
- Strengthening Rural Healthcare Access
- Addressing Workplace Violence in Healthcare

### Issue Spotlight: Artificial Intelligence in Healthcare Delivery

Last session, the Colorado General Assembly became the first state to pass legislation that seeks to regulate the use of artificial intelligence ("AI") in decision making, titled "The Colorado AI Act" that will go into effect in February 2026. This first-of-its-kind legislation places regulations on both the developers and deployers of AI in "high-risk" industries, including healthcare.

As a result of this legislation, deployers of AI must provide consumers with information regarding the ability to opt out and publicly post descriptions of high-risk AI systems they deploy, how risks are managed, as well as how information is collected and used.

While the impact of this regulation remains unclear, Copic is already actively engaged with our partners to discuss the role

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Legislative Landscape (from page 1)

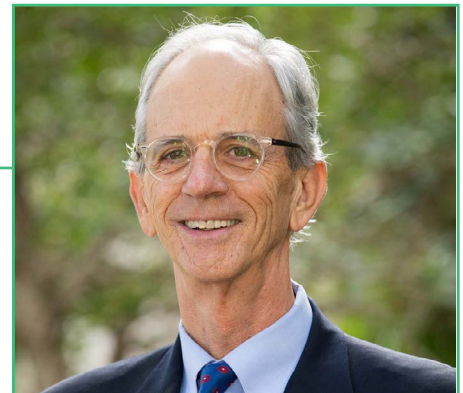
of AI in billing, dictation, medical records, and other uses in healthcare delivery. The Copic team, both Public Affairs and Patient Safety and Risk Management, is already working with our partners to proactively flag any possibility of increased liability in the utilization of AI in patient care and to identify best practices.

Copic's Public Affairs team remains focused on working closely with our colleagues at the Colorado Medical Society and the Colorado Hospital Association to navigate the current healthcare environment, monitor legislation through the rulemaking process, and keep you informed on how these policies will impact the practice of medicine and the delivery of quality care.

Visit Copic's Healthcare Advocacy page at [www.copic.com/healthcare-advocacy](http://www.copic.com/healthcare-advocacy) for more information on bills we track during the legislative session, to sign up for newsletter updates, or to find your elected officials. If you have questions, please contact Copic's Senior Manager of Public Affairs, Sarah Meirose at [smeirose@copic.com](mailto:smeirose@copic.com).

## 2024 Copic Humanitarian Award-Colorado: **Dr. William Wright**

Copic and the Colorado Medical Society (CMS) are proud to announce that Dr. William Wright is the 2024 recipient of the Copic Humanitarian Award. Dr. Wright is a family medicine physician recognized for his dedication to physician peer support and commitment to the needs of others.



Dr. Wright has been dedicated to the Colorado medical community for more than 42 years. He joined the board of the Colorado Physician Health Program (CPHP) in 2014 to support the organization's mission of promoting the health, well-being, and professional conduct of physicians and other healthcare professionals in Colorado. He has served in various leadership roles, including secretary, vice chair, and chair.

Dr. Wright has made significant contributions to physician health over the past decade as an advocate, mentor, educator, and leader. He was instrumental in launching initiatives to improve mental health and wellness within the medical community, including creating the Doc2Doc Wellbeing Consulting Program in partnership with the Colorado Medical Society. This program offers immediate support to

healthcare professionals facing burnout, stress, and other challenges.

Dr. Wright's leadership has also helped CPHP navigate a rapidly changing healthcare landscape, the pandemic, and other challenges. Through it all, he offered perspective, sound advice, and compassionate support. Dr. Wright serves as a pillar of strength for CPHP and the medical professionals the organization serves.

Beyond his commitment to physician health, Dr. Wright volunteers his time and expertise to numerous organizations. He has served as a board member for the Colorado Medical Board, Colorado Institute for Value in Healthcare, and The Colorado Trust. These organizations benefited from Dr. Wright's passion and his extensive experience in regulatory affairs,

leadership, management, and medical philanthropy.

The recipient of this award is asked to designate a \$10,000 donation from Copic to be provided to a healthcare-related nonprofit organization within their community. Dr. Wright has designated CPHP as that recipient.

Dr. Wright was named as the recipient of the Copic Humanitarian Award on September 13 at the Colorado Medical Society Annual Meeting in Breckenridge.

To learn more about the Copic Humanitarian Award or to nominate a physician, visit our website: [www.copic.com/about-copic/copic-humanitarian-award](http://www.copic.com/about-copic/copic-humanitarian-award) or email Laura Wadleigh at [lwadleigh@copic.com](mailto:lwadleigh@copic.com).





## The Legislative Landscape

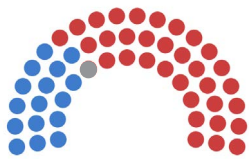
The unpredictable election season, including the never-ending barrage of ads, is finally behind us. Winter weather is here, which means the holidays are right around the corner and before we know it, we'll have landed in 2025. While it seems like time has flown by, your Copic team has been busy working with our valued partners to identify policy agendas, assess legislative changes, and prepare our teams for session. Before it's go time, let's look at the map after the elections. Buckle up!

### 2024 General Election Engagement and Results

The results of the November elections were heavily influenced by the presidential race at the top of the ballot. Heading into Election Day, recurring issues surfaced in almost every election—the rising cost of living, affordable housing, and crime.

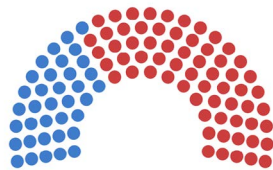
The results of the Iowa legislature elections are below. As a reminder, half of Iowa's Senate seats (even-numbered districts) and all 100 seats in the House of Representatives were up for election this year. As expected, Republicans retained control of both chambers of the state legislature. The party maintained supermajorities in both chambers (two-thirds control), and paired with the governorship, there is a Republican trifecta in the state.

Iowa State Senate



Democrats—16  
Republicans—33  
Vacancy—1

House of Representatives



Democrats—36  
Republicans—64

Governor Kim Reynolds is next up for re-election in 2026. Her lieutenant governor, Adam Gregg, abruptly resigned in September to become president and CEO of the Iowa

Bankers Association. She has stated that she would refrain from appointing a new lieutenant governor until after the election. We anticipate an announcement of the new lieutenant governor prior to the start of the legislative session.

The Iowa General Assembly will convene Monday, January 13, 2025.

### Impacts and Anticipated Issues

We anticipate the following healthcare issues to surface in the 2025 legislative session. The Copic team will monitor or engage where appropriate on these issues.

- Recruitment and Retention of Rural Healthcare Workforce
- Maternal Health
- Medicaid Budget/Medicaid Provider Rates
- Certificate of Need
- Attention to Artificial Intelligence in Healthcare Delivery
- Licensing of Internationally Trained Physicians

The Educational Commission for Foreign Medical Graduates (ECFMG) certification is the standard for evaluating the qualifications of international medical graduates entering the U.S. healthcare system. Copic insures ECFMG certified individuals if the physician is Board eligible and has completed a three-year residency program in the United States.

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Legislative Landscape (from page 1)

## Issue Spotlight: Rural Obstetric Health

We expect rural healthcare access to remain a top issue in 2025 in Iowa. The Copic team has the experience and expertise to weigh in on this issue. We encourage you to listen to our *Within Normal Limits* podcast which is hosted by our Chief Medical Officer, Dr. Eric Zacharias.

**Addressing the Issue of Maternity Care Deserts (8/31/23):** In this episode, Lori Adams, a nurse, Copic Risk Manager, and OB expert, talks about her experience in a rural hospital and educating providers. The discussion focuses on "maternity care deserts" where access to OB services is limited or not available. Lori highlights how these deserts contribute to maternal death rates, the disparities we are seeing in certain geographic and demographic areas, and how emergency care units are dealing with OB situations. She also points to the training and education that is being implemented to address this issue and how state-level perinatal collaboratives are working to improve maternal health.

*Within Normal Limits* is available on popular platforms such as Apple Podcasts, Google Podcasts, and Spotify. You can also go to [www.copic.com/podcast](http://www.copic.com/podcast) for more information. New episodes are posted throughout the year, so be sure to subscribe and enjoy!

Copic's Public Affairs team remains focused on working alongside our colleagues at the Iowa Medical Society and the Iowa Hospital Association to navigate the current healthcare environment, monitor legislation through the rulemaking process, and keep you informed on how these policies will impact the practice of medicine and the delivery of quality care.

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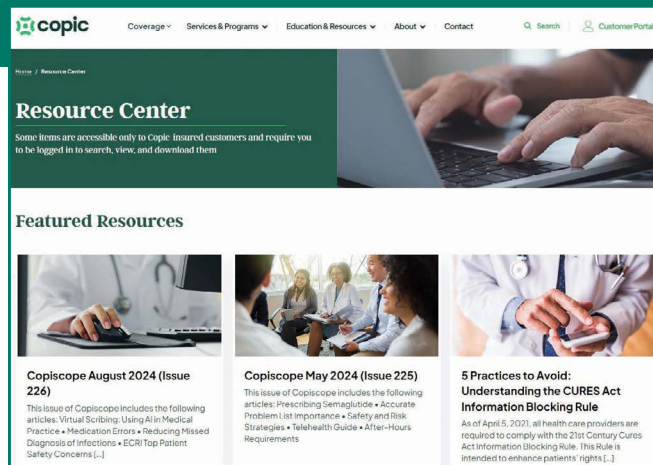
## Value in Our Resources

Medical liability insurance is something you buy hoping you'll never have to use it. We get that—and it's why we work so hard to help you manage your risk. From your first day with Copic, we aim to support you through the unique challenges of working in healthcare, and we offer far more than just standard coverage. Copic puts our expertise to work for you in countless ways, including an array of resources available at your fingertips on our newly designed website.

Find our Resource Center at [www.copic.com/resource-center](http://www.copic.com/resource-center).

From there you can choose from:

- **Candor Resources:** Information about the Candor process and how to utilize it in Colorado, Iowa, Utah, and Minnesota.
- **Consent Forms:** Downloadable sample consent forms to edit for your practice's needs.
- **Newsletters:** Current and past issues of Copic newsletters, including *Copiscope*, our quarterly risk management newsletter.
- **Opioid Resources:** Educational resources focused on opioids and pain management.
- **Podcast:** Information on *Within Normal Limits*, Copic's podcast, and links to access our library of episodes.
- **Peer Review Toolkits:** State-specific professional/peer review resources for medical practices.
- **Tools & Other Resources:** A mix of resources developed by Copic to help with key areas within healthcare where medical liability risks emerge.



The screenshot shows the Copic Resource Center website. At the top, there is a navigation menu with links for Coverage, Services & Programs, Education & Resources, About, and Contact. Below the navigation is a search bar and a Customer Portal link. The main heading is "Resource Center" with a sub-note: "Some items are accessible only to Copic insured customers and require you to be logged in to search, view, and download them." Below this is a "Featured Resources" section with three featured items:

- Copiscope August 2024 (Issue 224):** This issue of Copiscope includes the following articles: Virtual Scribing: Using AI in Medical Practice • Medication Errors • Reducing Missed Diagnosis of Infections • ECRI Top Patient Safety Concerns [...]
- Copiscope May 2024 (Issue 225):** This issue of Copiscope includes the following articles: Prescribing Sigmoiditis • Accurate Problem List Importance • Safety and Risk Strategies • Telehealth Guide • After-Hours Requirements
- 5 Practices to Avoid: Understanding the CURES Act Information Blocking Rule**  
As of April 5, 2021, all health care providers are required to comply with the 21st Century Cures Act Information Blocking Rule. This Rule is intended to enhance patients' rights [...]



## The Legislative Landscape

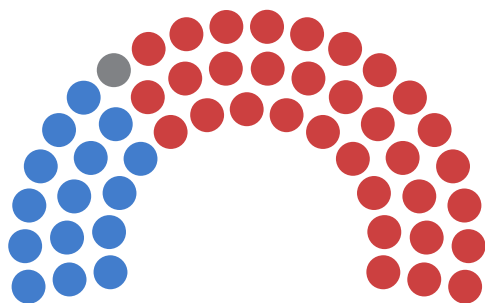
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### Nebraska Interim Session

The results of the November elections were heavily influenced by the presidential race at the top of the ballot and the hotly contested ballot measures at the bottom. Heading into Election Day, recurring issues surfaced in almost every election—the rising cost of living, affordable housing, and crime.

As a reminder, Copic engages with those running for state office early in the process, vetting those who are running for office to see if they share Copic's values in healthcare. This election, Copic supported both incumbent senators running for reelection and a limited number of candidates running for open seats.

As expected, Republicans retained control of the Unicameral, winning a 33-vote supermajority. The makeup of the state legislative body will sit at 33 Republicans, 15 Democrats, and one Independent. The supermajority allows Republicans to overcome any filibuster and advance contentious legislation. However, we expect the 17 new senators will soon differentiate themselves on various issues and break party ties on critical votes.



Democrats—15    Independent—1    Republicans—33

The Nebraska Legislature will reconvene on January 8, 2025.

### Impacts and Anticipated Issues

We anticipate the following healthcare issues to surface in the 2025 legislative session. The Copic team will monitor or engage where appropriate on these issues.

- Primary Care and Maternal Healthcare Deserts
- Medicaid Provider Rate Increases
- Licensing of Internationally Trained Physicians

The Educational Commission for Foreign Medical Graduates (ECFMG) certification is the standard for evaluating the qualifications of international medical graduates entering the U.S. healthcare system. Copic insures ECFMG certified individuals if the physician is Board eligible and has completed a three-year residency program in the United States.

### Issue Spotlight: 2024 Ballot Initiatives in Nebraska

Although Copic does not take positions on ballot measures, there are three initiatives worth flagging as they have potential impacts on providing healthcare in Nebraska.

First, let's address two ballot initiatives that were passed and would legalize medical cannabis. Initiative 437, titled "**Medical Marijuana Legalization Initiative**" legalized the use of up to five ounces of marijuana for medical purposes by qualified patients. Initiative 438, the "**Nebraska Marijuana Regulation Initiative**," removes penalties for the possession, manufacture, distribution, delivery, and dispensing of marijuana for medical purposes and establishes the Nebraska Medical Cannabis Commission to regulate the medical marijuana industry in the state.

Copic will keep you updated on the impact and implications of the new regulatory environment for medical marijuana. A new statute, the "Nebraska Cannabis Regulation Act" will be enacted. The statute removes penalties for possession for

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## Legislative Landscape (from page 1)

qualified patients for the alleviation of a medical condition, its symptoms, or side effects of the condition's treatment. The members of the new regulatory commission will be appointed by the governor and confirmed by the state legislature, with rulemaking expected to begin no later than July 1, 2025.

The final initiative to highlight is regarding abortion. Notably, Nebraska constituents voted to defeat the "**Right to Abortion Initiative**," which would have codified a right to abortion until "fetal viability," as defined by the healthcare provider. The competing ballot initiative, "**Protect Women and Children Petition**," passed, which amends the Nebraska Constitution to provide that, except when a woman seeks an abortion due to medical emergency or when the pregnancy results from sexual assault or incest, a 12-week abortion ban is now in place.

Copic is staying vigilant to the changing landscape surrounding abortion, whether policies come from state legislatures, ballots, or judicial decisions. We will provide relevant updates to our insureds about coverage considerations, risk management guidance, and other information.

Copic encourages all medical providers to stay apprised of the current and evolving state laws where they practice or are licensed, and/or where their patients reside. Copic understands that there may be questions about the ballot's impact on medical liability coverage. We also recognize that because of the ever-changing environment and specific facts or circumstances that may apply, questions about coverage concerns need to be evaluated on a case-by-case basis to consider factors such as state laws and scope of practice.

Copic's Public Affairs team remains focused on working alongside our colleagues at the Nebraska Medical Association and the Nebraska Hospital Association to navigate the current healthcare environment, monitor legislation through the rulemaking process, and keep you informed on how these policies will impact the practice of medicine and the delivery of quality care.

Visit Copic's Healthcare Advocacy page at [www.copic.com/healthcare-advocacy](http://www.copic.com/healthcare-advocacy) for more information on bills we track during the legislative session, to sign up for newsletter updates, or to find your elected officials. If you have questions, please contact Copic's Senior Manager of Public Affairs, Sarah Meirose at [smeirose@copic.com](mailto:smeirose@copic.com).



## Nebraska Excess Liability Fund FAQs

Legislation that was passed into law in 2023 increases the amount of liability coverage that must be carried by physicians, CRNAs, and hospitals in order to qualify for Excess Liability Fund coverage under the Nebraska Hospital-Medical Liability Act. These changes are effective for policies issued or renewed on January 1, 2025 or later. The underlying limit requirement is being increased to address the upward pressure on the Fund and shift more risk to the primary layer of coverage (i.e., Copic policies), with the intended result being long-term financial stability of the Fund. The 2025 surcharge amount for the Fund is 35% and will be effective 1/1/25.

### WHAT COVERAGE AMOUNTS ARE REQUIRED?

Until 12/31/24:

- Physicians, qualified entities, and CRNAs: \$500,000 per occurrence/\$1,000,000 aggregate
- Hospitals and surgery centers: \$500,000 per occurrence/\$3,000,000 aggregate

1/1/25 and after:

- \$800,000 per occurrence/\$3,000,000 aggregate for all risks (physicians, CRNAs, and hospitals)

Limits for existing Copic insureds will be updated upon renewal in 2025.

As of 1/1/25, new additions that are eligible to participate in the Fund (e.g., physicians and CRNAs) will be added with the new required limit of \$800,000/\$3,000,000, even if the policy they are being added to is effective in 2024, as qualification is at the individual level. This is unique for new additions because we aren't looking at the policy effective date (as usual); the new limits are expected/required regardless of the policy effective date. Advanced practice providers (other than CRNAs) who share limits of liability will be added with the entity's/providers' existing limit (they aren't eligible to enroll in the Fund on an individual basis).

*If you have questions about this, please contact your underwriter or you can call our Underwriting department at 720.858.6176.*