Legislative Achievements

The legislative session has ended with passage of several bills of medical interest. Of primary importance is the Network Adequacy Transparency Bill, officially known as House Bill 311, which was sponsored by Representative Greg Harris and Senator Linda Holmes with approximately 100 co-sponsors who were added as the legislative session progressed. The bill has been amended several times, but it will provide many benefits to patients and physicians in the state. Chief among them is that narrow networks will be widened to ensure that patients will always receive therapy not only from their primary physician, but from necessary specialists within a reasonable distance. Arbitrary deletions of physicians from networks will no longer occur. The networks must post electronically an accurate current directory of providers and make it available in print on request. Telehealth benefits are described. The director of the Department of Insurance may conduct periodic audits of the accuracy of the directories. An amendment added by the Senate required that services be provided by specialists in emergency medicine, anesthesiology, pathology, and radiology. Governor Bruce Rauner signed the bill on September 15. Most of its provisions will become effective January 1, 2018.

Member Accomplishments

Many members of our Society have been active scientifically. Dr. Steve Stone, a busy member of our Board, also is a long-time member of the dermatology faculty of Southern Illinois University School of Medicine. He previously served as President of the American Academy of Dermatology. He and his department led the Grand Rounds presentation on Dermatology Pearls for the Department of Internal Medicine on September 19, 2017. This discussion of common and thorny issues of skin cancer and hidradenitis suppurativa was very well received. One tip: Skin cancer is more common on the left cheek than right because car windows are inefficient screens of UV light. Wear your sunscreen!

Daniel Ryan, a resident member of our Board, and Andy Sherrick, M.D., of the Department of Radiology at Memorial Medical Center gave a poster presentation on full immersion radiologic simulation. This novel technique allows not only the training, but the evaluation of radiology residents through an advanced simulation to duplicate the activities of a large community hospital with inpatient Level One trauma services. The experimental environment includes a physician reading room and an adjacent CT examination room, even using mannequins to simulate radiologic emergencies such as a severe allergy to intravenous contrast.

Your President has been active with a presentation at the 2016 Infectious Diseases Week in New Orleans last October. I was part of a national group surveying the effects on patient care of numerous shortages of antimicrobial agents ranging from typhoid vaccine to Zosyn.
Sangamon County Medical Society Foundation with funding provided by Susan G. Komen - Memorial Affiliate

Breast Cancer Patient Assistance

If you have a patient being treated for breast cancer in Sangamon County (patient is not required to reside in Sangamon County) who is in need of assistance such as gas vouchers, grocery vouchers, or medical supplies, Sangamon County Medical Society Foundation may be able to help.

Thanks to a grant from Susan G. Komen Memorial, SCMS Foundation has funding to help with your breast cancer patient's needs. Please fill out the Intake and Referral Form and return it to our office via fax or email.

Upcoming Events:

Oct. 5th Women in Medicine at 5:30 (Sangamo Club) STILL TIME TO REGISTER!
Oct. 26th Joint meeting with SCMS, SCBA, and G.V. Black Dental Society on the Heroin and Opioid Crisis in our Community
Nov. 14th SCMS Board Meeting at 6:00 p.m. (HSHS St. John’s Hospital)

Ashley Arnold, MBA, MPH
Project Management & Research, Medical Strategy
Healthline Media, Inc.
660 Third Street, San Francisco, CA 94107

About Us: www.healthline.com/health/about-us

Ashley is looking to engage with medical experts that may have interest in contributing to content published on their sites; Healthline Media and Medical News Today. A snapshot is included in this link; https://sites.google.com/a/healthline.com/medical/team.

Right now, the group is forming a Task Force on HIV and would love to obtain broader representation across geographic areas.

Please note, modest compensation is available to participants.
Legislative Achievements
Continued from page 1

We hope to publish our findings as the third installment of an 18-year series on this surprising and vexing problem. I also have presented data at a national meeting on the use of bezlotoxumab, a monoclonal antibody against Clostridium difficile toxin B. It is effective in reducing the incidence of recurrence of Clostridium difficile and is superior to antimicrobial therapy alone. Finally, I co-authored an article on the use of telavancin for treatment of Staphylococcus aureus bacteremia caused by methicillin-susceptible and methicillin-resistant strains.

Your Publications

These studies presented by your fellow members have been based on investigations conducted here in Sangamon County. A fertile clinical environment and very supportive hospitals and fellow physicians allow the continued conduct of such groundbreaking work. This tally of three researchers among our Society is but a tiny sample of the splendid investigations performed by our members. I hope in the future to prepare a full list of publications authored by our members. You can help by sending me your latest work, care of the Sangamon County Medical Society.

Participation

As the year enters its final quarter, I encourage you to think of joining a committee of the Sangamon County Medical Society, representing us at the House of Delegates of the Illinois State Medical Society, or serving on the Board of Directors. Our Society will celebrate its 119th anniversary next year and is now the second largest Society in the state.

Hepatitis C - Thanks

Finally, I would like to thank Lori Bleyer, M.D., for her comments about my last newsletter on hepatitis C. I had described the alarmingly high incidence of hepatitis C in Sangamon County and recommended expansion of testing beyond the published parameters advised by the CDC for baby boomers. However, I had incorrectly stated that the CDC recommended testing for Americans born between 1945-1960. In fact, "the strong recommendation based on a moderate quality of evidence" on May 31, 2015, was for testing of adults born from 1945-1965. Such testing will indeed widen the net of diagnosis, but we should all be aware that drug use, transfusions, and sexual contact with infected persons is not limited to people older than 52 years of age.

Don Graham
Your President at Work
Sangamon County Medical Society Offers You Dental and Vision Benefits!

Sangamon County Medical Society is pleased to offer comprehensive voluntary dental and vision benefits to members! You can choose from two dental plans and a vision plan, all offered at affordable group rates through Delta Dental of Illinois.

Both dental plans feature free cleanings, routine exams, and x-rays each year. You will also have access to basic and major services with no waiting periods!

The vision plan provides comprehensive coverage, with small copays for your annual eye exam and lenses. There is also a benefit allowance for frames and contact lenses!

The initial plan year began on December 1st, 2016. We are being offered the opportunity to enroll in these programs during a special enrollment period. If you enroll during this time, any dental or vision expenses you have incurred on or after December 1st, 2016 may be submitted as a claim to Delta Dental for reimbursement.

The Real Benefits of Dental and Vision Benefits
Enrolling in our voluntary dental and vision plans have benefits that go far beyond a healthy smile and eyesight. Don’t miss out on these added benefits:

- **Better overall health.** People with good oral health are more likely to report having good overall health. Your dentist can detect signs of more than 120 diseases, so regular checkups could help you treat disease early. An eye exam can also help identify early signs of diseases that impact your whole body, such as high blood pressure, diabetes and high cholesterol.

- **Cost savings.** Pre-established fees, discounts, and group rates all help you save money with dental and vision benefits.

- **Access to expertise.** As the leading dental benefits carrier in the U.S., Delta Dental provides unparalleled expertise, one of the largest networks of credentialed dentists and a host of oral health and vision resources.

[Click here to view plan information and enroll](#)

*Contact SCMS at 726-5106 for your member benefits code.*

1 Delta Dental 2016 Adult Oral Health Survey

Benefit Partners Group, LLC
Emerging Risks

Hyatt Regency O'Hare
November 17, 2017

ISMIE Mutual Insurance Company's annual Risk Management Symposium — a daylong conference taking place on November 17 in Rosemont, IL — brings together seven industry thought leaders and innovators in health care to discuss practical ways physicians can mitigate emerging patient safety risks. Topics will include changing care models, genetic testing, opioid abuse, polypharmacy, cybersecurity, health IT, and more.

OPENING KEYNOTE: IMPROVING OUR WAY TO BETTER HEALTH

Amy Compton-Phillips, MD
Amy Compton-Phillips, MD, a board-certified internist, is executive vice president and chief clinical officer for Providence St. Joseph Health (PSJH) in Seattle.

PLENARY SESSION: USING BIG DATA TO OPTIMIZE THE USE OF MEDICATIONS

Russ Altman, MD, PhD
Russ Altman, MD, PhD, is board certified in internal medicine and clinical informatics, a practicing physician, and a professor of bioengineering, genetics, medicine, and computer science at Stanford University.

CLOSING KEYNOTE: FREE FROM HARM

Tejal K. Gandhi, MD, MPH, CPPS
Tejal Gandhi, MD, is a board-certified internist and chief clinical and safety officer for the Institute for Healthcare Improvement.

See full schedule and speaker list at ISMIErms.com
Legislative Wins

A budget has been passed, schools will stay open… and physicians and patients have other reasons to feel relieved, thanks to ISMS.

Medical Practice Act Extended

First, Governor Rauner recently signed a bill that extends the sunset of the Medical Practice Act until Dec. 31, 2019. This two-year renewal is an important move in the right direction; in recent years, the General Assembly has only authorized one-year renewals. The Medical Practice Act spells out the licensure standards and disciplinary proceedings for Illinois physicians. Without it, any person – regardless of qualification – could practice medicine in Illinois without restriction or penalty.

Having to reauthorize the act each year opens the door to tinkering with the legal foundation for the practice of medicine, and a two-year renewal will allow ISMS to focus more resources on making positive changes elsewhere.

Network Adequacy and Transparency Act

A prime example of that positive change: This year, we successfully passed a bill to curtail the insurance industry practice of narrowing networks. The Network Adequacy and Transparency (NAT) Act was a true bipartisan effort that will provide significant protections for patients. Here are the highlights:

1. Insurance companies will have to make sure their networks meet patients’ needs – that means enough health facilities and doctors, including specialists, in close proximity to where their policyholders live.
2. Health plans must be more transparent; provider directories must be kept up-to-date. If a doctor or hospital is dropped from a network, the insurance company will have to notify patients in a timely fashion to help the patient avoid surprise out-of-network charges. Doctors will also have new notification requirements if they choose to leave a network.
3. No disruption in patient care. If a patient’s doctor is dropped from the network and the patient is pregnant or has a complex medical condition, that patient will be able to stay with his or her same doctor long enough to make a smooth transition – without getting charged extra.

After two years of hard work by our advocacy team and our members, the bill passed the General Assembly almost unanimously. At the time of this writing the governor had not yet signed the bill, but we are hopeful that he will have done so by the time you are reading this.

Organ Donor Registry Expanded

In August, Gov. Rauner signed an ISMS-supported bill to expand Illinois’ organ donor registry. This new law allows 16- and 17-year-olds to join the state’s First Person Consent Organ/Tissue Donor Registry when they receive their driver’s license or identification card. The bipartisan legislation was initiated by the Secretary of State’s office, backed by ISMS and passed the General Assembly with no opposition.

Medicaid Changes

If you see Medicaid patients, there’s another topic on your mind right now. The state’s Medicaid program is in the process of being revamped, with the administration seeking to cut the number of managed care organizations in half while bringing even more patients into managed care.

The administration recently named six insurers who will be the new managed care entities, and while there are some encouraging signs, we don’t yet know how this will affect physicians or patients.

Regardless, ISMS is working hard to make sure physician voices are heard throughout this process of re-bidding the program.

Watch your inbox for Physician Advocate, our bi-weekly newsletter, to get the latest on these changes – and if you have questions, don’t hesitate to call our member advocacy team at 800-782-4767 ext. 1470, or send an email.
Illinois Prairie Diabetes Alliance presents
Healthy Life
HEALTHY YOU!
FREE COMMUNITY DIABETES EDUCATION EVENT

Join us for:
A Health Fair & Displays
A Diabetes Program
Refreshments
Door Prizes

Register by November 7
Call Mary at 217-814-4308

Tuesday, November 14th
Dove Conference Center
Prairie Heart Institute
619 E. Mason St., Springfield IL
4:30-5:20 pm
Health Fair
5:20-7:15 pm
Presentations on having diabetes & a healthy heart, healthy eating, and physical activity for seniors
Greetings to all,

As the ISMS trustee from Sangamon County, I have been fortunate to meet doctors from around the State who are also interested in speaking out on behalf of doctors and patients. There are so many opportunities for meaningful interactions and advocacy. I would encourage any of you to get more involved. Start by perusing the website for ISMS.

I could summarize a few things that have been newsworthy in the past several months. Dr. Fregia happily announced that the Network Adequacy and Transparency Act that was initiated by ISMS became law last week after being signed by Governor Rauner. It had bipartisan support and ensures 3 things: that insurance companies networks meet patients’ needs, maintain transparent updates in provider directories and that patient care not be disrupted due to changes in health insurance networks. Congratulations to everyone who worked so hard on this! Learn more

Did you know there is an Interstate Compact that facilitates getting your license in 21 other states? This is on the website and might be interesting if you are considering locum tenens, telemedicine or a change of scenery.

You can look up bills and legislation by name or category and you can look up your state senator or representative on the website.

The ISMS Board has a meeting October 28th in Chicago. Please talk to me if you have any ideas of how we can better represent you.

Happy Fall!

Sincerely,
Laura Shea, M.D.
What is Wealth?
Douglas L Skinner, MBA, CFP – Ryan J Ehmen, CPA, PFS

Before determining how you leverage the mix of hard work, success, and luck (good and bad) to create wealth for you and your family, you need to ask, “What is Wealth?”. We define wealth as the freedom to do the things you want and provide a legacy for loved ones without financial worry. Once you have defined it, the next step is how to go about creating it. Although one essay cannot outline every means of doing so, we can provide some insight on wealth creation as it relates to protecting your income and how to best put the fruits of your labor to use for long-term accumulation.

For the vast majority of successful people, their single largest asset is their ability to earn income now, and the potential to do so for years to come. Since it is not feasible to save your way out of the risk of an early death or disability, future income needs to be protected, especially for a younger professional, using insurance against those risks (life and DI).

The primary tool for leveraging your income stream is investing in your employer-sponsored retirement plan. Saving into a retirement plan gives you a current tax deduction and, oftentimes, some employer matching. You will be taxed on that money at the Federal level when it is eventually withdrawn. For the time being, the State of Illinois does not tax distributions from retirement plans, so you are able avoid state income tax altogether. Making tax-deductible contributions makes sense if you are likely to be in a lower tax bracket at retirement age. Significant contributions also allow you to diminish your tax burden during your highest earning years.

Many retirement plans now offer a Roth option. Contributions to a Roth IRA or 401k do not provide any tax deduction; but the money, along with all the growth, can be distributed tax free during retirement. Those who are younger and thus have a longer time horizon to maximize the benefits of tax-free accumulation, are best suited to take advantage of the Roth alternative. Younger folks, earlier in their careers, tend to have a lower tax bracket as well, reducing the cost of saving after-tax dollars.

A criminally under-utilized accumulation method is the simple act of saving into an individual or joint investment account. This is after tax money, so there are no deductions. You also pay taxes on dividends each year, but the growth on the account is not taxed until you realize capital gains (by selling investments in your portfolio for more than you paid for them). Consideration needs to be made regarding the tax efficiency of investments in this type of account. Benefits of investing after tax money include; capital gains are taxed at a (sometimes significantly) lower rate, most dividends probably qualify for lower tax rates as well, and if you do not end up needing withdrawals during retirement, your heirs get a stepped-up cost basis making most transfers essentially tax-free. This strategy can be a tax efficient way to grow and pass your wealth.

Continued on page 10
Once you have done the hard work of finding a calling that provides the money and the discipline to save utilizing all or some of these vehicles, you have to actually put that money to work. Long-term savings left in cash, CDs and money markets will see its purchasing power decimated by inflation.

To maintain, and ideally grow, the purchasing power of your hard‐earned nest egg, you must put it at some short to intermediate-term risk. As you are likely aware, the U.S. stock market has averaged 10% annually since 1926, the 50’s, 60’s, 70’s and 80’s. Achieving these returns takes time, nerve, and a good plan. Most investors miss the market’s return by trying to time the market, make individual stock selection, or by trying to pick the hot mutual fund manager.

We believe clients are better served diversifying their portfolio into broad portfolios that are designed to capture the market’s return. Investors who choose broad investment strategies coupled with a detailed financial plan, will be the ones in the best position to benefit from market returns. This is the most consistent manner of accumulating wealth over time; taking advantage of savings strategies and the compound returns offered by the global markets over time.

Please see the attached charts, which illustrate the extreme volatility of the market, as measured by the 500 largest stocks in the US (the S & P 500). Note that they also show the significant and consistent increase of the market since 1980. We believe these tools highlight that the market is all but impossible to time, but it does deliver long term growth for those who have the discipline to stay invested. A well designed financial plan is the first step in identifying what “Wealth” means to you and providing a roadmap to achieve and enjoy long-term success as defined by you and your family.
Save the Date
Cardiovascular Conference
October, 2017

Cardiovascular Conference is held from 7:00 a.m. to 8:00 a.m.

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Do you have NEWS TO SHARE with other SCMS members about an employment opportunity, mission trip opportunities, special event, items for sale or a fundraiser?

If you are a member of SCMS and would like to add a “post” in our quarterly newsletter or blast an email out to your colleagues, please email Carol at carol@scmsdocs.org or call 726-5106. We would be happy to help you share your news.

Like/Share us on Facebook!
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