



THE FORUM

September/October 2014 • Volume 13, No. 5 • The Official Magazine of the Collier County Medical Society

CCMS Delegation Takes an Active Role at FMA Annual Meeting



Pictured from left to right: Dr. Scott Fuchs, Dr. Corey Howard, Dr. Rafael Haciski, Dr. James Talano, Dr. Catherine Kowal, Dr. Alejandro Perez-Trepichio, Dr. Bruno Dipasquale, Dr. Mitchell Zeitler.

In this issue:

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CALENDAR OF EVENTS

Unless otherwise noted, register at
www.ccmsonline.org or call (239) 435-7727

Thursday, September 11, 6:00pm

CCMS Fall General Membership Meeting & CME

“Transformers, Weight of Extinction: Understanding Behavioral and Biological Aspects of Overweight and Obesity”
Hilton Naples

Supported by: EverBank, GATES Construction,
Riverchase Dermatology, Roetzel & Andress

Tuesday, September 16, 5:30pm

CCMS After 5 Social

Bokamper's Sports Grill

Thursday, September 18, 5:30pm

CCMS & Moorings Park Geriatrics CME Lecture Series

“The Biology of Frailty: Late Life Vulnerability and Novel Intervention Strategies”
Moorings Park Sheffield Theatre

RSVP to (239) 430-6372

Sunday, September 21

CCMS & Foundation Miami Dolphins Football Outing

1:00pm departure from Naples, 4:25 game time
\$80/ticket, open to CCMS, Alliance & Circle of Friends members and their guests

Thursday, October 2, 5:30pm

CCMS After 5 Social

Avenue5

Thursday, October 16, 6:00pm

Physician Asset Protection Planning Seminar

Stay tuned for details

Saturday, October 18, 6:30pm

PLAN Fundraiser: “Evening in Monte Carlo”

www.plancc.org/events

Thursday, October 23, 5:30pm

CCMS After 5 Social

First Citizens Bank

Wednesday, October 29, 5:30pm

CCMS & Moorings Park Geriatrics Lecture Series

Moorings Park

Wednesday, November 5, 6:00pm

CCMS Lecture Series

“Anxiety, Sleep and Pain in the Elderly: Benzodiazepine and Narcotic use in Clinical Practice and their Non-addicting Alternatives”
Homewood Residence

Save the Dates

Friday, November 14, 6:30pm

CCMS New Members Welcome Reception

Thursday, November 20, 5:30pm

GI Symposium

MEMBER NEWS

New Practice:

Mitchell Petusevsky, M.D.

Pulmonary Medicine

has joined Millennium Physician Group
700 2nd Ave. N., Ste. 305, Naples, FL 34102
(239) 263-8385 Fax: (239) 263-8592

Office locations remain the same in both Naples and Bonita Beach

New Office Location:

Susie H. Kim, M.D.

Radiology

Proscan Imaging

1020 Crosspointe Dr, Ste 103, Naples, FL 34110
Phone: (239) 598-0035 Fax: (239) 598-0038

Member Survey:

CCMS Members, to help us better serve you and your patients, be sure to complete the 2014 CCMS Membership Survey, available at <http://conta.cc/1BVzpXM>, or request a print copy from CCMS, call 435-7727. Thank you for your assistance.

Physician Directories:

Each CCMS member and office manager was mailed a new 2014-15 CCMS Physician Directory in early September; please check your mail for your copy. Extra copies were also delivered to the hospitals and major medical facilities. Should you need any additional directories, more will be distributed at CCMS events or can be picked up at the CCMS office.

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NEW MEMBERS



Charles Douglas Ardoin, Jr., M.D.
Naples, FL 34102
Administration
Board Certified: Family Medicine



Nijal R. Sheth, M.D.
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878 109th Avenue N
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Phone: (239) 513-1002
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Specialty: Nephrology
Board Certified: Internal Medicine



Omar Henriquez, M.D.
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4513 Executive Dr
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Phone: (239) 591-2803
Fax: (239) 594-5637
Specialty: Pain Management
Board Certified: Anesthesiology



Mala Singh, D.O.
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1735 SW Health Pkwy #201
Naples, FL 34109
Phone: (239) 249-7800
Fax: (239) 249-7803
Board Certified: Family Practice



Lawrence L. Kohn, M.D.
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Fax: (239) 643-9061
Board Certified: Internal Medicine



Brian R. Wallace, D.O.
Joint Replacement Institute
1250 Pine Ridge Rd, Ste 3
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Phone: (239) 261-2663
Fax: (239) 262-5633
Specialty: Orthopaedic Surgery

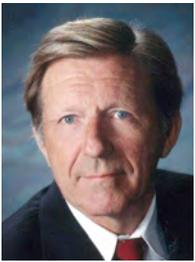


Michael D. Lee, M.D.
Riverchase Dermatology and Cosmetic
Surgery
950 N Collier Blvd
Marco Island, FL 34145
Phone: (239) 642-3337
Fax: (239) 642-3053
Board Certified: Dermatology

Reinstated:



Aldo Beretta, M.D.
Physicians Regional Medical Group
24231 Walden Center Dr, Ste 201
Bonita Springs, Florida 34134
Phone: (239) 348-4420
Fax: (239) 390-2486
Board Certified: Orthopaedic Surgery



Robert K. Oldham, M.D.
Florida Cancer Affiliates
11181 Health Park Blvd
Naples, FL 34110
Phone: (239) 653-9118
Fax: (239) 653-9108
Specialty: Medical Oncology-Hematology
Board Certified: Internal Medicine,
Medical Oncology



Gustavo Rivera, M.D.
Gastroenterology Group of Naples
1064 Goodlette Road N
Naples, FL 34102
Phone: (239) 649-1186
Fax: (239) 649-1156
Specialty: Gastroenterology
Board Certified: Internal Medicine

CCMS Member Dues

The 2015 CCMS membership dues deadline is December 31, 2014. You (or your group) can pay at www.ccmsonline.org (see our Membership page, where Alliance members can also download their join/renew form). Printed dues invoices will also be mailed to members who pay individually or to practices for group payment. To pay your FMA dues, go to flmedical.org, and to pay your AMA dues go to ama-assn.org.

A Message from the President

Mitchell Zeitler, M.D., President, Collier County Medical Society



As the summer closes I would like to address two major developments for which our Medical Society has been at the forefront. First is the FMA House of Delegates (HOD) and Annual Meeting this past July in Orlando, and second is the planning of a group health insurance plan for CCMS member practices.

As many of us know, at the FMA Annual Meeting Dr. Corey Howard was elected to Speaker of the House. With that comes the responsibility, along with the Vice Speaker, to control the proceedings that take place over the 3-day meeting. We are fortunate to have one of our own in the first tier of the FMA leadership, helping us become more involved with the process. I hope those of you who are not FMA members will also take the step and join your state association. This would augment our CCMS delegation's voice, and would help support organized medicine's efforts at the state level.

I would also encourage any member of our Medical Society to attend the HOD meeting. It is the political system on important healthcare issues up close, not just a bird's eye view. The HOD discusses, proposes, debates and eventually votes on resolutions that the FMA takes to the Florida Legislature, Department of Health, or any state entity that may act on the issues. The controversies, the issues, the changes affecting health care are battered about and this is the opportunity to have your personal as well as group voice heard. It is here, for example, where physicians can formulate their defense regarding expansion of scope of practice for non-physicians. It is here where both sides of the medical marijuana issue are aired out.

The consensus at the annual meeting regarding the Florida State Constitutional Amendment 2, allowing any physician to prescribe medical marijuana, is that it is poorly written. As written it would allow dispensing the drug in a form to be smoked for any condition the prescriber thinks is medically useful. Please read the amendment at <http://bit.ly/1AsNhqW>. The House approved a resolution to oppose Amendment 2.

Another major issue at the meeting was the expansion of Medicaid for those unable to sign on to the health insurance exchange plans. The HOD voted to support the expansion if Medicaid would use the same payment schedule as Medicare, so that physicians who want to provide care to Medicaid recipients will still be able to have a viable practice. It will be important to watch how Florida's Medicaid Managed Care is rolled out. Here is a link to a helpful explanation of the new Medicaid HMO reform: <http://bit.ly/1oOJStL>.

Also, it should be noted that there was overwhelming support for a resolution to monitor potential gas/oil drilling (fracking) and that all channels should be fully disclosed as well as quantity, location, and its environmental expense and impact on health. There were many other resolutions adopted, and of those one came from our own Medical Society. The resolution proposed to remove the burden from physicians who do not own or keep patient medical records due to employer/employee relationship. See more on our annual meeting experience on page 6.

The second major CCMS activity this summer is the effort to help our members obtain reasonable, stable group health insurance rates. Through the efforts of FMA and other Florida county medical societies, and with the help of a local broker, we will soon be able to offer Florida Blue health plans to CCMS member private practices at highly competitive rates. Small practices who choose to participate will be able to take part as a large group (even though keeping the autonomy of your practice) and will reap the benefits that large corporations have when negotiating rates, types of plans and rate guarantees. Along with the benefits of this negotiating power, we will have the ability to generate a surplus fund that is held in reserve and used for offsetting any future rate increases so that individual premiums will be stable.

There has been a tremendous amount of interest with this and we will be moving ahead with adding physicians and their practices and families to the plan. Ten people have volunteered to serve on our health plan committee, and will be meeting mid-September to discuss details of the roll-out. We anticipate starting enrollments in October for effective dates from December 1, 2014 through March 1, 2015. If you have not already started the process but would like to do so contact the CCMS office.

I hope everyone had a pleasant summer despite the stifling heat, the frequent thunderstorms and the remote hurricane alerts. As we head into the fall season, I hope to meet more members and offer whatever assistance we can for your practice.



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CCMS Delegation Takes an Active Role at FMA Annual Meeting

This year, CCMS delegates to the Florida Medical Association 2014 Annual Meeting were fortunate to have had a variety of leadership roles and to push the successful passage of a CCMS resolution. The meeting, July 25-27, included a busy weekend of the House of Delegates, CME events, FMA PAC luncheon with state legislators, and meeting with our Lower West Coast Caucus.

CCMS was allotted seven delegates, based on the number of FMA members in our County. The team consisted of return delegates Dr. Rafael Haciski, Dr. Catherine Kowal, Dr. James Talano and Dr. Mitchell Zeitler. CCMS member and past president Dr. Corey Howard also attended as FMA Vice-Speaker. New delegates joining them were Dr. Bruno Dipasquale, Dr. Scott Fuchs and Dr. Alejandro Perez-Trepichio. “It was intimidating at first, but Dr. Howard explained in detail what some of the resolutions were intended to address and how the politics of physicians and real politicians intersect to make real changes happen,” Dr. Dipasquale reflected. “There is no better way to serve our profession than to be our patients’ doctors and our colleagues’ advocates.”

FMA Elections

Each year at the Annual Meeting the House of Delegates elects FMA’s leadership. Dr. Allen Pillersdorf of Palm Beach was elected FMA’s 138th President. CCMS is proud to announce the election of our own member Dr. Howard as FMA Speaker. “I am humbled by the ongoing support from CCMS during my recent election as Speaker of the FMA and during my involvement at the FMA,” said Dr. Howard.

“It is an incredible honor to have the support of such a great county society. The speaker position is vital as I am the representative of the House on the executive committee and the bridge for all of the members ensuring their voices are heard. I believe the most important role of the speaker is to really listen to what our members, especially those in the House of Delegates are saying and make sure that the HOD runs smoothly and fairly. I am a proud member and hope to hear from all of you soon. My phone is always on.”

Reference Committees

CCMS was privileged to have representation on all FMA reference committees, which review the resolutions proposed to the House, hear testimony and make recommendations for action. Dr. Kowal was a member of the committee on Finance and Administration and Dr. Zeitler on Legislation. “Being on a reference committee opened my eyes to what we need to do to make things happen,” said Dr. Kowal. “I realized more and more how politics play a role in what happens with our professional lives, and that we need to band together to make things happen.”

Additionally, it was an honor to have CCMS members preside over two reference committees: Dr. Haciski was chair of Medical Economics and Dr. Talano chaired Health, Education & Public Policy. Dr. Howard commented that both chairs did excellent work, stating “It is a real tribute to the type of leadership we have at CCMS.” After hearing testimony on Saturday, the chairs presented their committee findings on Sunday to the House for approval. Dr. Haciski’s report was notable in that none of the committee recommendations were pulled for discussion and all were approved on a consent calendar, a rare occurrence. As the last action of the House, this vote was met with great excitement from all delegates. Dr. Haciski reported that he learned from his committee experience “how frustrated and desperate physicians are from a financial standpoint, and how hard we need to work to overcome the challenges we face.”

Noteworthy Resolutions

As many of you know, the CCMS resolution, “Petitioning for Florida Administrative Code to Update the Patient Notification and Medical Record Retention Rules”, was accepted by the House. Minor amendments were made in the reference committee, and the recommendations were approved as part of the committee’s consent calendar. CCMS looks forward to the FMA working with the Florida Department of Health and Board of Medicine to update statutes that place medical record retention and patient notification burdens on physicians who are not medical records custodians.

In total, the committees reviewed nearly 60 resolutions and reports. Below is a synopsis of some of the meeting’s noteworthy adoptions. Find the complete list of actions at www.ccmsonline.org/documents/HOD_FinalActions_2014.pdf.

Health, Education & Public Policy:

Resolution 14-112, Natural Gas Fracking: Monitoring To Protect Human Health: favor legislation that a) requires full disclosure of chemicals placed into natural environment for oil & gas extraction; b) requires the State of Florida to record and monitor this data, monitor for human exposures, and share this information with physicians & Floridians; c) supports research into the health impacts of oil and gas exploration and extraction in Florida; and that the FMA favor measures to educate physicians and the public concerning the potential health and environmental effects.

Resolution 14-114, Clarification of Religious Exemption to Vaccination Requirements: work with the Florida Department of Health to protect the health of all residents by requiring parents requesting a religious exemption for their children to not be vaccinated, to state why their religion is opposed to vaccination, and have their religious leader or by way of religious text validate the claim against vaccination.

Continued on next page

CCMS Delegation Takes an Active Role at FMA Annual Meeting

Continued from previous page

Finance and Administration:

Resolution 14-201, Combating the Medical Certification and its Attempt to Capture Into Unproven Certification Programs with its Regulations: the FMA opposes any efforts to require Maintenance of Certification (MOC) program as a condition of medical licensure, or as a pre-requisite for hospital/staff privileges, employment in State of Florida/county medical facilities, reimbursement from 3rd parties, or issuance of malpractice insurance.

Resolution 14-205, Veterans Administration Patients Access to Care: immediately establish an ad hoc committee as an emergency measure to effectively discuss solutions to this VA HEALTHCARE CRISIS and seek widespread participation from all relevant stakeholders.

Legislation:

Resolution 14-301, Oppose Constitutional Amendment to Legalize Marijuana for Medical Conditions: oppose Amendment 2, the constitutional amendment to legalize marijuana for medical conditions.

Resolution 14-314, Electronic Health Record Transfer Fees: seek legislation to prohibit Electronic Health Record (EHR) companies from charging fees to physicians for the transferring of health records between EHR companies.

Medical Economics:

Resolution 14-403, Ensuring Medicaid Payment Increase to Medicare Rates in 2016: seek legislation that mandates a fine on Medicaid HMO's (beginning in 2016) that do not pay at least at Medicare rates after 2 years of continuous operation, and that the physician be paid the sum of the payment owed (Medicare rate or above) and all fines levied against the Medicaid HMO.

Resolution 14-406, Healthcare Access to all Floridians Medicaid Reform HMO/PSN Statewide Expansion and Medicaid Eligibility Expansion Through Federal Funding: publicly support the Medicaid eligibility expansion and federal support and urge that the State of Florida accept federal dollar support for the Medicaid program and higher physician reimbursement, only if such coverage ensures access to care through broad networks, coverage of common medical treatments in standard insurance plans and physician compensation at Medicare rates or greater through the state run program.



Dr. Catherine Kowal participates on Reference Committee II



Drs. Alejandro Perez-Trepichio and Bruno Dipasquale enjoy the FMA PAC luncheon



Dr. Rafael Haciski chairs Reference Committee IV



Dr. Scott Fuchs receives his voting materials



Dr. Corey Howard, who was elected Speaker of the House, co-presides over the FMA Presidential Inauguration



Dr. Mitchell Zeitler participates on Reference Committee III



Dr. James Talano chairs Reference Committee I

Women in Medicine Month

September is Women in Medicine Month, and CCMS would like to say thank you to our women physician members for all you do in our community and our Medical Society. From caring for your patients and practicing at the forefront of your specialties, to presenting at and/or planning our annual Women's Health Forum, participating on committees and attending CCMS events, and taking on leadership roles within CCMS and in the county at large, your efforts support our mission of promoting quality healthcare for all patients and serving the professional needs of our members.

In honor of your contributions, we take a look back at some of the women physician leaders in the history of CCMS. Perhaps the most well-known among our tenured members, but maybe unfamiliar to our newer members, Dr. Ethel Trygstad led the way by becoming the first female CCMS president, and the first two-term president, when she was elected both the 12th and 13th president of the Society in 1968 and 1969. She is also the namesake of the CCMS Alliance's "Dr. Ethel Trygstad Scholarship Fund."



Dr. Ethel Trygstad

Courtesy of NCH Healthcare System

She and her husband, Dr. Reidar Trygstad moved to Naples from New York in 1950. Both held numerous leadership positions during the Society's formative years. Her thorough, handwritten minutes and notes were instrumental in preserving our Society's history. Dr. Trygstad was also one of the first pediatricians in Collier, and her notable contributions to the community include spearheading the county's first Poison Control Center, providing volunteer medical care to many children of the migrant population in Immokalee, organizing well-baby clinics for the health department, and helping to initiate a school eye-screening program with the Lion's Club. In 1974, she was named "Woman of the Year" by the Naples Woman's Club. After her retirement in 1968, she continued to provide physical exams for the Head Start program and give immunizations at migrant daycare centers.

Twenty-four years after Dr. Trygstad's second inauguration, Dr. Jane Polkowski was inaugurated the next female society president in 1993. Dr. Polkowski is a former public health physician who currently resides in Gainesville and is a retired Director of the Seminole County Health Department. Like many physicians, she also had a passion for the arts. She now has an outlet for her creativity and is working on her second career as an artist, where her "special joy is painting portraits of humans of all ages."

Dr. Dulce Dudley, a pediatrician with NCH Physician Group and still an active member of CCMS, was elected president in 1998. Dr. Dudley, who was born in New York and raised in the Dominican Republic, has practiced in Naples since 1988 and has been a CCMS member since 1989. "I came to Naples 7 days after I finished my training at Miami Children's Hospital and was one of about 10 female physicians in town; so things have really changed quite a bit," she said. "It has been awesome to see more and more women



Dr. Dulce Dudley after her inauguration as CCMS President, 1998

come to town to practice medicine. We currently have at least 15 times more female physicians here, representing a lot of the specialties, and we are adding more each day."



Dr. Deidra Woods in her year as CCMS President, 2000-2001

Dr. Dudley also commented that she "enjoyed being part of the CCMS leadership culminating in 1998 when I became the president." She noted that "it is still primarily the male physicians that are in the leadership roles, and I hope this will change and that women will take a more active role in the society."

In 2000, Dr. Deidra Woods, a palliative medicine physician, was elected CCMS president. After practicing as a registered nurse for six years, Dr. Woods decided to go to medical

Women in Medicine Month

school, and later became the medical director of Hospice of Naples. After her presidency, Dr. Woods remained active with the Society's delegation to the FMA, and also served on the FMA Council on Ethics and Judicial Affairs. She had been a CCMS member since 1994, and is now Chief Medical Officer of Suncoast Hospice in Clearwater.



Dr. Catherine Kowal is inaugurated CCMS Secretary, 2014

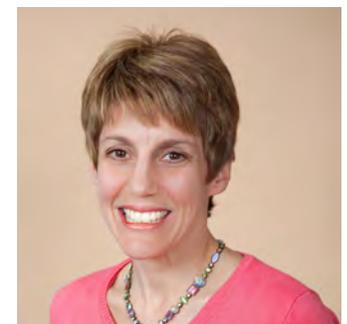
Today, the women physicians of CCMS total more than 130, and the society offers social events each year specifically for them to network with their women physician colleagues. The women physicians group founded the CCMS Women's Health Forum, which now annually draws over 300 women in the community to hear more about women's health issues.

Women physicians are currently active in leadership positions with the Medical Society, including: CCMS Secretary, FMA Delegate, PAC Board Member and Women's Health Forum Chair Dr. Catherine Kowal; Foundation of CCMS Secretary/Treasurer Dr. Karen Henrichsen; Foundation of CCMS Board

Member Dr. Reisha Brown; and numerous members of CCMS committees.



Dr. Karen Henrichsen, Foundation of CCMS Secretary/Treasurer



Dr. Reisha Brown, Foundation of CCMS Board Member

In 1990, the AMA launched the September "Women in Medicine Month" campaign as a national effort. For more on the history of women in the AMA, visit: <http://bit.ly/XvF3jU>



CCMS & Foundation 1st Annual Football Outing Miami Dolphins, September 21, 2014

When

Sunday September 21st
1:00 PM to 10:00 PM
Game time 4:25 PM

Where

Sun Life Stadium
via pick-up site:
501 Goodlette Rd N #A100
office of Dr. Cesar De Leon
(French Quarter Complex)
Naples, FL 34102

We invite CCMS, Alliance and Circle of Friends members and their guest(s) to join us for the 1st annual CCMS & Foundation football outing, to see the Miami Dolphins take on Kansas City at Sun Life Stadium, Sunday, September 21st.



Your participation will help support our community's health care needs, as a portion of your ticket price benefits the Foundation of CCMS.

Take advantage of our special group rate of \$80 each for lower bowl seats. Enjoy complimentary, luxury bus transportation and a day of fun with your CCMS colleagues.

Seats are limited, purchase yours today!

Register Now! Go to www.ccmsonline.org or call 435-7727

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ICD-10 – Are You Ready?

Arthur Perry, MHA, FACHE, Perry Consulting



What is ICD-10?

ICD coding is used world-wide as a way to standardize clinical diagnoses. The coding system is currently being updated to Version 10. There has been pushback on the update because it makes significant changes in the structure and process of coding. This requires

a lot of CHANGE in the way physicians, staff and computers have to work. CHANGE can be frustrating and tiresome.

Does this apply to me?

The ICD transition applies to all providers who bill Medicare, Medicaid and commercial insurance. While cash-only concierge doctors are not required to use ICD coding, their concierge patients may expect valid documentation to assist them in submitting their own claims.

If you do not participate in this change, reimbursement claims to Medicare, Medicaid and insurance companies will simply be rejected.

What is the deadline?

The transition from ICD-9 to ICD-10 was originally scheduled to occur this October, 2014. The Federal Government, as part of this past spring's bill that enacted the short-term Sustainable Growth Rate (SGR) patch, has since extended the deadline to October 1, 2015. It is unlikely they will delay it again. On July 31, 2014, the Fed confirmed the implementation date - October 1, 2015.

Are you ready?

Large practices and hospitals may already have started, but many small practices are reluctant to take the huge step. Less than 10% of practices recently surveyed have made a substantial progress in preparation for ICD-10.¹

Some of you are thinking, "I'll just tell my manager/billing company/coder/spouse to do this!" But why are hospitals putting so much effort into this? They want to get paid....

Get started!

1. Lead and support the change effort – prepare your staff. If you do not support the effort, your staff will not.
2. 80% of your claims are made up of 20% the codes you use. Identify your top 20% of codes used by volume and pay. Learn all you can about those new codes. Share that new coding information with your staff.
3. Ask your EMR/EHR vendor for their ICD-10 implementation plans.
4. Identify other equipment and services in your office that use ICD-10 (lab equipment, imaging equipment, etc.). Ask the vendors for their ICD-10 implementation plans.
5. Identify the staff in your office who use ICD data. Will this change? How? Do staff understand why?
6. What insurance plans are you participating with? What are their plans/preparations for converting?
7. Is your billing and collection service prepared? What are their plans?
8. What clearinghouses are used? What are their plans?
9. Prepare for dual coding, i.e., using the old system and the new coding system at the same time.
10. Make plans to "Test" your preparedness, and, that of your computer system vendors, all before October 1, 2015.
11. Consider getting outside help to manage this transition nightmare.

¹ Medical Group Management Association, Survey, MGMA Legislative and Executive Advocacy Response Network (LEARN) ICD-10 Implementation Study, Jan. 2014

Join the Centers for Medicare & Medicaid Services "Road to 10" webcast series and review online resources, go to <http://go.cms.gov/1hNNIlj>

Update on Physician Led Access Network of Collier County (PLAN)

Colleen Dunphy, Program Manager, PLAN

Collier County doctors have a history of generosity and service. PLAN is a great opportunity for physicians of all specialties to give back to even one or two patients a year, and feel confident their efforts are well-supported.

Led by physicians, PLAN is a nonprofit 501(c) (3) that coordinates health care for low-income, uninsured residents in our county. Originally launched by CCMS in 2003, PLAN is a community-based referral network program of over 200 volunteer physicians, clinics, hospitals and other healthcare providers who help provide access to quality health care for that underserved population. To date, PLAN has provided over \$20 million in medical care to over 15,000 participants, coordinating delivery of all volunteer medical care for qualified residents including consultations, procedures, surgeries and laboratory services.

3rd ANNUAL
EVENING IN
MONTE CARLO

An elegant casino gaming charity event
to benefit PLAN

OCTOBER 18, 2014
6:30 P.M.
NAPLES YACHT CLUB

PLAN
All donations and proceeds
will benefit the
Physician Led Access Network
(PLAN) of Collier County.

PLAN offers physicians and facilities an efficient and rewarding system for assisting eligible patients. The volunteer physicians refer patients to a PLAN patient care coordinator who qualifies individuals and coordinates their care through the participating community network. Specifically, PLAN sets appointments and manages all of the patients' progress through to discharge. Services currently available are office visits, diagnostic testing, laboratories, surgeries, hospitalizations and many other ancillary services.

PLAN volunteer physicians who treat income-eligible individuals without remuneration are allowed to utilize the Florida Department of Health's Sovereign Immunity Protection rather than rely on his/her own malpractice insurance. CME credits are also calculated and tracked for each visit. During the course of two years, physicians may accumulate a sufficient number of credits to waive relicensure fees.

PLAN's immediate areas of need for provider participation are: allergy, endocrinology, gynecologic oncology, infectious disease, nephrology, oncology/hematology, physical therapy and rheumatology.

If all physicians participate in a small way, then no single physician is overwhelmed, and a small effort from many results in a huge impact on "making a difference in the health of our community". Call PLAN today 239-776-3016 or email Program Manager, Colleen Dunphy at colleen@plancc.org to learn more.

TICKETS: \$150 For more information, contact Colleen Dunphy
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Avoiding Sinkholes in Your Investment Portfolio

Andrew D.W. Hill, President, Andrew Hill Investment Advisors



In football, the worst play a quarterback can make is a “pick six” - an interception run back by the other team for a touchdown. In the more than 20 years that I have professionally managed investment portfolios, I’ve seen my share of financial “pick sixes” that lose investors’ money, including private stock offerings, Ponzi schemes and high management fees. Achieving long term investment returns is often just about avoiding these big losers.

Illiquid Funds and Securities – “It’s the next Facebook – really!”

Physicians are often solicited to purchase private placements, which are securities that are sold to a relatively small number of select investors (being married to a physician, I’ve seen all the glossy brochures). But beware - since private placements are not traded on an exchange, they are extremely difficult to value or sell/liquidate when needed.

Being a minority shareholder in a non-traded security provides an individual investor with little recourse when things don’t pan out. I discovered it the hard way 15 years ago when I invested in the production of an independent film called “Dirty Rice.” It was to pay me royalties for decades, but the first check has yet to arrive.

The lesson with private securities is to limit your exposure, and be very skeptical in separating potential losers from winners. A good rule is to limit private investments to 5% or less of your total portfolio.

Risky High Yield Investments – “Now You See Your Money, Now You Don’t.”

“Investors have a strong drive for above-average yields, especially when high-quality bonds offer yields of 3 percent or less.” The low-interest-rate environment has created an ideal opportunity for investment scams, commonly known as “Ponzi Schemes.” Ponzi schemes usually have very convincing sales propaganda. They tend to promise extraordinary yields, which are paid as a result of finding new investors whose funds are used to pay interest to earlier investors.

According to Gerald McHale, CPA, a leading bankruptcy trustee based in Fort Myers, “The Ponzi market is a growth industry. Florida ranked second in the nation in Ponzi-type frauds, but had very large average cases of \$94 million.”

Naples has been, and continues to be, a targeted community for financial criminals. The timeline to the right highlights some of our more notable local fraudsters. You can also view recent frauds on CNBC.com’s series, “American Greed.”

With any type of high-yielding investment, an astute investor should take time to thoroughly research the financials and determine whether the business is profitable enough to pay the juicy yields they promise.

High Fees – “The Leech Sucking Away at Long Term Returns.”

One of our most surprising observations when we first meet with new clients is their lack of awareness of management fees. Many individual investors don’t realize how much they are being charged.

To illustrate the impact of fees, assume you have a diversified portfolio worth \$1 million today and it grows at 8% (before fees) per year for the next 10 years. If your fees are 1% per year, or a net return of 7%, your portfolio will grow to \$1.967 million. However, if your fees are 2%, you will have about 9% less, or about \$176,000 difference in total value.

Excessive portfolio expenses can take a major bite out of investment returns. Certain types of investment products, like insurance and annuities, also need to be closely evaluated as they often have very high internal fees, which in some cases, are up to 3% of the asset value.

It is very important to understand the amount of fees that you are being charged relative to the services that you are receiving from an investment provider.

Avoid the Sinkholes

You have worked diligently over the years to build a solid investment portfolio to provide for you and your family. Avoiding these common investment sinkholes can help limit the risk, so you come out ahead in the long run.



Echocardiography Symposium (33rd Annual)

Friday-Saturday, October 31-November 1, 2014 ■ Trump National Doral Hotel, Miami, Florida (11 CME/CE) ■ MiamiEcho.BaptistHealth.net



Breast Cancer Symposium (Second Annual)

Saturday, October 11, 2014 ■ Baptist Hospital, Auditorium (4 CME/CE)
BreastCancerSymposium.BaptistHealth.net



Miami Neuro Symposium (Third Annual) and Neuro Nursing Symposium (Second Annual)

Thursday-Saturday, December 4-6, 2014 ■ The Biltmore Hotel, Coral Gables (20 CME/CE)
MiamiNeuro.BaptistHealth.net

Venous Thromboembolism Symposium (Inaugural)

Saturday, December 13, 2014 ■ Baptist Hospital, Auditorium (4 CME/CE)
MiamiVTE.BaptistHealth.net



Cardiovascular Disease Prevention International Symposium (13th Annual)

Thursday-Sunday, February 19-22, 2015 ■ Fontainebleau, Miami Beach (26 CME/CE)
MiamiCVDPvention.BaptistHealth.net

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CME Cruise – July 29th - August 5th
See more pictures at ccmsonline.org



Dr Malia Jackson and Karen Lambers



Dr. James Lim & wife Doris and Dr. Paul Dorio & wife Amanda



Dr. Eric Hochman & wife Kimberly



Dr. Omar Henriquez, Dr. Scott Fuchs and Dr. Bruno Dipasquale



Dr. Gerry Lugo & wife Annie



CCMS Members and guests on a CME cruise excursion



Dr. Holly Miller, Dr. Kathryn Russell and Dr. Rebecca Lambert



Dr. Cesar De Leon, Dr. Rebecca Smith, and Dr. Marilyn Varcoe



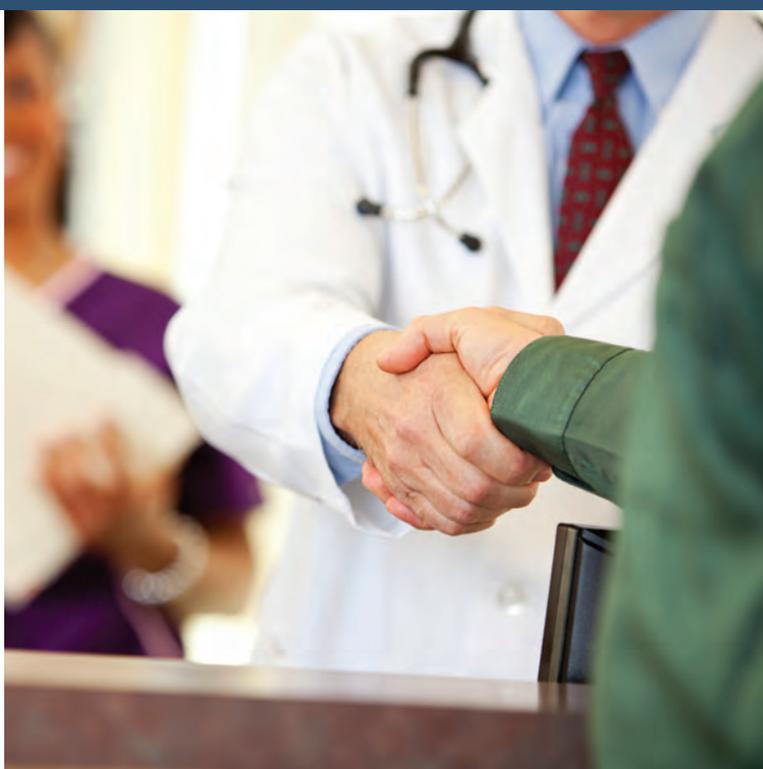
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