

## Here for the Humans of Healthcare

Our New Look and New Website



You've probably noticed some recent changes with Copic—a new logo, a new look and feel, and a new website. As we have grown and expanded during the last several years, we decided it was time for a refresh. It's a transition to better represent who we are as a company now, but it also reinforces the values that we were founded upon and have carried forward during the last four decades.

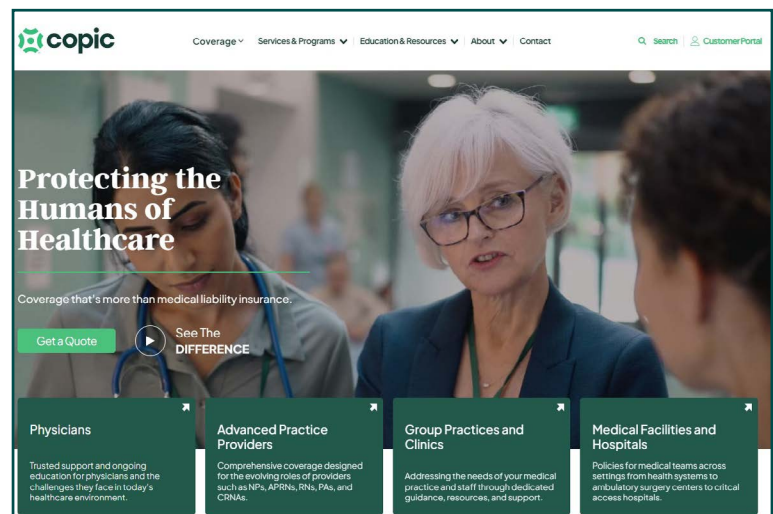
Copic is committed to the humans of healthcare—the doctors, nurses, surgeons, specialists, administrators, and everyone else we work with. We know you make sacrifices to make a difference, day and night. That's why we're here when you need us most, to defend you. And in uncertain times, we're here to be a voice of certainty, and sometimes, just to listen.

We are dedicated to making medicine better, smarter, and safer—for you and your patients.

We are Copic. We're here for the humans of healthcare. We always will be.

Take a look at our new website at [www.copic.com](http://www.copic.com) and explore the features available:

- ➔ A simplified, easy-to-navigate layout.
- ➔ Enhanced search capabilities to help you find what you're looking for.
- ➔ A revamped Resource Center that highlights the educational resources Copic offers.
- ➔ An updated Customer Portal to view your account information, pay your premiums, and perform other tasks.



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# Copic's Guide to Premium Rates

The cost of medical professional liability insurance (MPLI) can be a little confusing. To help you better understand the details, we've outlined the following information about how premium rates are determined and the factors that influence them.

## The State of the MPLI Industry

Premium rates are determined by broader trends as well as the specifics of your policy. On a macro level, MPLI is like other lines of insurance—we analyze data about past experiences, look at current market trends, and then estimate future claims costs.

Over the last several years, we have seen a far-reaching economic effect from higher claims costs. Similar to how homeowners insurance rates have increased due to more frequent and severe natural disasters, MPLI rates have risen because the number of high-dollar verdicts continues to increase. **From 2012 to 2022, "nuclear verdicts" (\$10 million or more) in medical liability cases have increased by 53 percent.**<sup>1</sup>

Insurance experts often cite "social inflation" as a main driver of nuclear verdicts. Social inflation refers to several factors that contribute to rising insurance costs—increased litigation, expanded definitions of liability, more plaintiff-oriented legal decisions, and third-party litigation funding. In addition, plaintiff attorneys have used emotional appeals to juries that capitalize on a post-Covid frustration toward healthcare.

Underlying all of this, the cost of legal defense continues to escalate. Highly skilled attorneys and expert witnesses are critical to defending policyholders, and their services come at a premium, but are essential in providing the best defense possible and address what we are up against with plaintiff attorneys.

Another significant factor is a state's tort reform environment. A key goal of tort reform is to create certainty and stability in MPLI costs. During the last several years, we have seen state legislation that has eroded or changed elements of tort reform, most notably in non-economic damage caps. For example, Colorado's 2024 legislative session resulted in a bill being passed that will raise the non-economic damage cap from \$300k to \$875k over a five-year period starting in 2025. Even though there is a defined increase and timeline, there is still uncertainty as to what the actual impact on claims and premiums will be.

## The Science of Estimating Future Claims

One of the main challenges MPLI carriers face is estimating how much they should allocate in loss reserves for potential claims. Because of the lag time from when a claim is first reported to when it closes—on average, cases can take 2–5 years—there is a significant gap between cost estimates and knowing the actual cost. Actuarial analyses are used to manage risk based on available data and modeling with the goal of determining the appropriate level of loss reserves.

## Policy-Specific Factors

MPLI carriers also look at the following factors related to a policy to determine premium rates:

- Level of risk by medical specialty such as the procedures performed, practice setting, and claims data related to that specialty.
- Geographic location and a state's medical liability environment.
- The providers who are insured under a policy.
- Claims history of the individuals and/or facility/medical practice.
- Other policy elements such as limits of liability and policy maturity (how many years you have been with an MPLI carrier).

## Copic's Efforts to Manage Claims Costs

- **We encourage early reporting of incidents**—The sooner we know, the sooner we can activate our resources and expertise in ways that benefit you, including determining if our 3Rs Program is appropriate.
- **Claims management strategies**
  - Our claims consultants have, on average, 15+ years of insurance/litigation experience.
  - Early in the process, we conduct in-depth reviews of all matters. The demographics of those involved, and tactics used by plaintiff's counsel, inform and strengthen our defense strategy.

<sup>1</sup> <https://www.medscape.com/viewarticle/mega-malpractice-verdicts-against-physicians-rise-2024a10002bz>

## Copic's Guide to Premium Rates (from page 2)

- Our defense team wins approximately 93% of all cases we take to trial.
- **Proactive legislative advocacy work**—Copic stands apart from other MPLI carriers with our dedicated investment in legislative advocacy. Our Public Affairs team monitors healthcare-related legislation to assess possible consequences and takes action when we anticipate issues of concern.

## Notifications of Rate Changes

Should a rate change be needed in your market, you will receive a letter notifying you of any base rate changes. Please be aware that your individual rate is tailored to you and the actual rate change may be impacted by other discounts or unique structures for your situation. Our team is available to assist with any questions or review options to best manage your costs without compromising protection.

## How You Can Reduce Your Premium

1. **Loss experience discounts**—Physicians/groups that have a good claims history are rewarded with premium savings.
2. **Participate in educational activities to earn a discount**—Our Copic Points Program and Collaborative Plans allow insureds to qualify for an annual discount by participating in various educational activities. Some activities are simultaneously eligible for CME/CNE credit.
3. **Belong to your state medical association**—Physician members of these organizations may receive a 10% premium discount: Colorado Medical Society, Iowa Medical Society, Minnesota Medical Association, Nebraska Medical Association, North Dakota Medical Association, South Dakota State Medical Association, and the Utah Medical Association. Some limitations may apply.

4. **Choose your deductible**—Receive a premium discount by selecting a deductible based on your personal risk tolerance. This option is available to all insureds, even those insured under a group policy. Deductibles are available in increments of \$5,000, beginning with \$5,000 and continuing up to \$50,000, with higher options for facilities. Discount percentages vary depending on the deductible amount chosen and the policy limits of liability.
5. **Take advantage of being a new physician**—Entering into practice for the first time? This discount may be available for physicians who, at the time of their application for insurance, are within three years of completing a residency or fellowship program; or academic, military, or other qualified setting (depending upon specific circumstances).
6. **Reduce your premium if you practice part-time**—This discount is available to providers who limit their practice hours. The current hour ranges and corresponding discount percentages are as follows:

Practicing 21-25 hours/week	➡	25% discount
Practicing 16-20 hours/week	➡	50% discount
Practicing no more than 15 hours/week	➡	75% discount

7. **Consolidate account administration**—Physician groups of five or more with centralized administration on a single policy billed with a single statement are eligible for a premium discount.

## Bite-Size Webinars

Copic is offering this educational series to explore trending topics in healthcare. Save the dates to attend these upcoming presentations, which take place 12–1pm MT.

- Nov. 6: Just Culture
- Dec. 4: Noncompliant Patients and Terminating the Relationship

Attendance at the live virtual presentation earns insured facilities one Copic point. Please contact Cathi Pennetta at cpennetta@copic.com or (720) 858-6228 for registration information.

## Copic Virtual Mock Trial: Oct. 16, 2024

This program offers a look into the courtroom proceedings during a medical liability trial. It offers an on-screen enactment of an actual trial featuring members of Copic's Defense Counsel team, Risk Management, and Claims departments, as well as practicing physicians. Attendees serve as jury members, putting forth a verdict after hearing testimony. The Mock Trial serves as an education tool to learn and understand the chain of events from the time a lawsuit is filed.

The final Mock Trial of 2024 is taking place **Wed., 10/16 from 6–9pm MT**. To register, please contact Gina Rowland at growland@copic.com or (720) 858-6065. Registration is limited; please register early.

*Please note, if you attended a virtual Mock Trial in 2023, this will be the same case and program material of the spinal epidural abscess diagnosis.*

\* Eligible attendees will receive 2 Copic points, and 3 CME credits. Providers insured under a facility policy can attend but are ineligible to earn Copic points.



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# CopicNews

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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**.



## Copic's 2023 Annual Report

We have much to celebrate and want to share it with you in our 2023 annual report. Copic's annual report reflects on the previous year to feature notable news, accomplishments, financial details and more! The 2023 report centers on the theme of our new branding, highlighting our commitment to the "Humans of Healthcare." The annual report is available for download at [www.copic.com/resource/2023-copic-annual-report](http://www.copic.com/resource/2023-copic-annual-report), or to request a hardcopy, please email Gina Rowland at [growland@copic.com](mailto:growland@copic.com).

### Board of Directors

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Rebecca Vogel, MD, FACS

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

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**Customer Support**  
720.858.6160

**Underwriting**  
720.858.6176

**Credentialing**  
720.858.6160

### Copic Financial

720.858.6280

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720.858.6281

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

### Copic Medical Foundation

720.858.6060

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720.858.6005

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

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





## The Legislative Landscape

Here we are, leaf peeping season, and we all know what that means... time to peep into our crystal balls and try to predict election results and potential legislative priorities. Okay, that may not be what leaf peeping season means to you but here at Copic that is exactly what we are doing. To that end, we wanted to provide you with an update on what has been happening since the legislature adjourned in May, specifically what occurred during August's special legislative session, the issues we anticipate playing a big role in the state elections, and the implications of election outcomes on the lawmaking process.

### Colorado Interim Session

The Second Special Session of the 74th General Assembly adjourned on August 29, 2024. The four-day session was focused on property tax.

In 2020, Colorado voters amended the state constitution to repeal the Gallagher Amendment, a 40-year-old law that had protected homeowners against dramatic increases in their property taxes. During the pandemic, the market value of homes increased by an average of about 40%, and, in some counties, up to 70%. Without the protections of the Gallagher Amendment, homeowners faced substantial property tax increases. The General Assembly made several attempts to pass legislation to mitigate the increase, but those efforts failed to satisfy businesses and homeowners who vote.

This dissatisfaction resulted in proposed ballot measures aimed at rolling back property values and capping future property tax increases, which would have significant impacts on state funds. Fearing passage of these measures, the governor and legislative leaders negotiated a compromise that would, most importantly, cap property tax increases at 5-6% going forward. The special session saw business organizations, education associations, institutions of higher education, advocacy organizations, and local governments come together to support a compromise to protect against a fiscal crisis and alleviate burdensome future increases on property taxes.

### Colorado's Election Outlook

Historically, Colorado's legislature has been closely divided on medical liability issues and outcomes were decided by razor-thin margins. More recently, the legislature has been nearly unified on maintaining these laws to not increase the cost of healthcare.

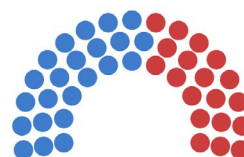
This November, roughly half of Colorado's 35 State Senate seats and all of Colorado's 65 State House seats will be up for grabs. State senators serve four-year terms while state representatives serve two-year terms. While there are many unknowns of what the outcomes will be at the top of the ticket in the 2024 elections, there are some "knowns" further down ticket. It is widely anticipated that the Democrats will continue to hold the majorities in the State House and Senate. However, Democrats in the House currently hold a supermajority by two votes (46-19) and are one seat shy of a supermajority in the Senate (23-19). This November, the Democrats will be focused on holding the supermajority in the House and attempting to gain a supermajority in the Senate while the Republicans will aspire to take back two seats in the House which would afford them additional representation on committees and hold or improve their minority position in the Senate this fall.

### What is a supermajority?

A supermajority is a two-thirds advantage in a legislative body. If a single party has the supermajorities in both chambers, this could mean, for example, that a majority party could refer constitutional amendments to the ballot without minority support; asking voters to make lasting changes to the tax system or make changes on social issues. Supermajorities also make it easier for the legislature to override vetoes by a governor.

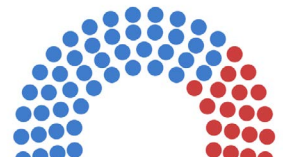
### Current Political Breakdown of the Colorado Legislature

Colorado State Senate



Democrats—23  
Republicans—12

House of Representatives



Democrats—46  
Republicans—19

Legislative Landscape (from page 1)

## How is Copic engaged in Colorado's elections?

Copic has long supported balance within legislating bodies. Patients and physicians, i.e., voters, are both Republicans and Democrats and we believe all voices should be heard. This is important within healthcare as well as our state general assemblies.

It is for this reason that Copic's legislative advocacy team offers a non-partisan perspective on healthcare, and we

engage members on both sides of the aisle. Copic interviews candidates and allocates contributions from its political action committees to both Republicans and Democrats. Copic's political contribution policy maintains that it supports its friends at the legislature, meaning those who have consistently voted with Copic and new candidates who share Copic's values on healthcare issues. By doing so, Copic serves as a political advocate for medical providers and ensures that contributions make a difference in key elections.

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 tracked 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).

## Colorado's Liability Agreement

This year, due to a ballot threat, Colorado's legislators once again had to take up medical liability laws and remained committed to upholding these important laws through amendments which protected them.

Last session, Copic partnered with Coloradans Protecting Patient Access (CPPA) to pass a new bill, **HB24-1472:**

**Modernizes Colorado's Medical and General Liability Laws**, which preserved caps on damages and critical confidentiality privileges in healthcare. This new bill was passed by the legislature, signed into law by the governor in June of this year, and becomes effective January 1, 2025.

The final legislative result on Colorado's medical liability, while significant, was achieved by years of relationship building, education, and advocacy about the importance of medical liability laws. A key aspect of our legislative advocacy is meeting with state-level candidates to discuss Copic's priorities of improving medicine and practice quality so that patients have access to safe, quality care. As part of fulfilling this purpose, Copic believes that it has the obligation to vigorously advocate for a reasonable medical liability climate.

## Distributions for Colorado Physicians

Copic's Board of Directors declares a distribution (applied toward premiums) when there are positive results and actual claims are less than what was anticipated. In addition, distributions can be impacted by Colorado's medical liability environment. The passage of HB24-1472 carried a significant weight in determining 2025 distribution credits. For these reasons, we have elected to issue a 23% distribution for eligible physicians. We are dedicated to our Colorado physicians and doing all that we can to address the changes and financial impact that will result from HB24-1472. We remain steadfast in delivering the superior level of protection and support that you have come to know from Copic and look forward to working with you now and in the future.





## The Legislative Landscape

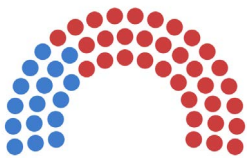
It is the season of pumpkin spice, college football, and, every two years, elections. Hate them or love them, much like pumpkin spice, the campaign ads are everywhere. While the top of the ticket gets most of the airtime, it is the state and local races that can often have the most direct impact on you and your practice. For that reason, we wanted to provide an overview of a few key updates, including the legislature's current landscape, what to expect in the upcoming election, and Copic's recent rate changes.

### Iowa's Election Outlook

Currently, both chambers of the Iowa legislature have a Republican majority. All 100 Iowa House members are on the ballot this cycle running for a two-year term. Members of the Iowa Senate serve a four-year term.

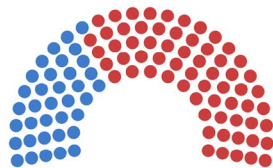
### Current Political Breakdown of the Iowa State Legislature

Iowa State Senate



Democrats—16  
Republicans—34

House of Representatives



Democrats—36  
Republicans—64

In the House, it is anticipated that the Republicans will retain the majority as only a small number of House seats are deemed competitive. These 8 to 10 competitive districts are largely in metropolitan and suburban parts of the state. Democrats are hoping to add 4 to 6 members to their caucus, while defending incumbents. Nearly all the competitive seats

in the Iowa House are in the 1st and 3rd congressional districts which include Des Moines and the Quad Cities.

In the Senate, 25 of the 50 members are up for reelection in November. Republicans currently hold a supermajority in the Iowa Senate with 34 of the 50 seats. Iowa Senate Democrats are defending 3 incumbent members of their caucus who represent electorally close districts. The Republicans are expected to maintain the majority in the Iowa Senate as the Democrats have a narrow opportunity to add to their caucus.

None of the statewide office holders (governor, attorney general, etc.) are on the ballot.

### How is Copic engaged in Iowa's elections?

Copic is positioned as a trusted source of expertise for state legislators on both sides of the political spectrum. Through our direct political engagement at the Iowa State Capitol, Copic has become a trusted resource for our partners and legislators as they consider issues related to access of safe, quality healthcare delivery. We are in a unique position to share insight that considers both the challenges of medical providers and the concerns of patients, and our team will continue to share that information with new and longtime legislators to promote legislation and our priority of improving medicine in the communities we serve.

Copic's Public Affairs team remains focused on working closely with our colleagues at the Iowa Medical Society 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 tracked 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).

## Unlock Expert Risk Management Insights on the Go!



We know life moves fast—so take us with you and tune in to our podcast *Within Normal Limits* as we explore timely topics in patient safety and risk management. Each episode is around 20 minutes and offers case study reviews, in-depth discussions, and practical guidance about avoiding common risks and best practices to improve patient care. Hosted by Eric Zacharias, MD, an internal medicine doctor and Copic's Chief Medical Officer, the podcast offers valuable insight through conversations with Copic's team of experts and recognized physician leaders. Recent episodes include:

- ▶ **Understanding How and When EMTALA Applies:** In this episode, we hear from Amy Herum, a nurse and Copic risk manager, to learn about the purpose and scope of EMTALA. Amy explains the situations that trigger EMTALA obligations and the definition and assessment of an "emergency medical condition."
- ▶ **Managing Risks in the Perioperative Setting:** Join us as Renee Blattman, a nurse and Copic risk manager with 20 years of experience in the perioperative environment talks to us about the challenges and risks in this high-paced, high-volume environment. Listen as she highlights how a culture of safety is essential and how this includes being proactive, collaborative, and mindful as a team.
- ▶ **Key Considerations Before Terminating a Patient:** Our guest is Anna Barr, a risk manager with Copic, who joins us to talk about terminating the provider-patient relationship. The discussion starts by looking at the main considerations before terminating a patient and highlights key termination steps such as notifying and assisting the patient, and documentation.

*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!

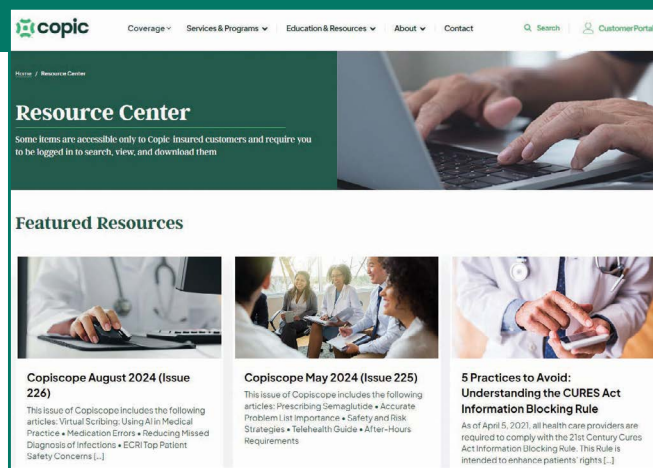
## Value in Our Resources

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 Legislative Landscape

It is the season of pumpkin spice, Husker volleyball and football, and every two years, elections. Hate them or love them, much like pumpkin spice, the campaign ads are everywhere. While the top of the ticket gets most of the airtime, it is the state and local races that often have the most direct impact on you and your practice. For that reason, we wanted to provide an update on what to expect in the upcoming election in November as well as provide an overview of the Unicameral's special session.

### Nebraska Interim Session

Governor Jim Pillen kept his promise to legislators at sine die (the end of the session) that he would call a special session to address property taxes. After a two-month recess and many townhalls across the state, Governor Pillen called senators back to Lincoln to work on reducing property taxes. The governor called a special session of the legislature with a goal of achieving a 40% total relief in property taxes. The session lasted 17 days and in the end, legislators reached a compromise that provides only 3-4% more in property tax relief. The governor's office outlines total relief around 20%, through an automatic tax credit beginning this winter.

Overall, the special session was a tough fight that showed how difficult it is to solve a problem that has festered for more than a decade, and how difficult it is to reach consensus in a bitterly divided legislature.

### Nebraska's Election Outlook

Speaking of the bitter division at the legislature, there is a possibility that the make-up of the chamber could see a sweeping change after November, with 25 races on the ballot. Fifteen of these seats are "open" races, as 13 current senators are term limited and two chose not to run for reelection. Notably, several members of leadership are in the term-limited class, including Revenue Committee Chair Lou Ann Linehan and Judiciary Chair Justin Wayne. The chair of the Banking, Commerce, Insurance Committee, Julie Slama, chose not to run for reelection.

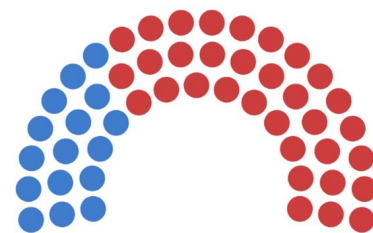
The current makeup of the body is 33 Republicans and 16 Democrats. Despite the significant campaign efforts and spending by both parties, we expect the Democrat and Republican breakdown to be about the same post election.

From a lawmaking process, 33 is a number of importance—that is the number of votes it takes to invoke cloture (a vote to end debate) and cease debate on a filibuster. The past few years have seen a record number of bills filibustered.

### What is a filibuster?

A filibuster is a political maneuver that extends debate on a bill in an effort to delay or block its passage. Burning that debate time can also delay votes on other bills and can force lawmakers to work longer days. Nebraska's rules allow the member to talk about anything they want, but there is a time limit. Rules state that bills must go through three rounds of debate to pass, with the first round limited to 8 hours, 4 hours in the second, and 2 hours in the third.

### Current Political Breakdown of the Nebraska State Legislature



Democrats—16

Republicans—33

### What else can I expect in November?

There are significant ballot measures on the November ballot. These measures were driven by citizens who collected enough signatures to appear on the ballot.

- The Nebraska Paid Sick Leave Initiative would require employers to offer paid sick leave of up to 7 days for businesses of at least 20 employees and 5 days for fewer than 20 employees if passed.

Continued on page 2

## Legislative Landscape (from page 1)

- Two measures would legalize medical cannabis, one focused on legalizing medical marijuana and another seeks to establish a regulatory framework for production and sales.
- There are competing initiatives related to abortion—one favoring abortion rights and one favoring restrictions. The abortion-rights amendment would codify a right to abortion until “fetal viability,” as defined by treating healthcare providers. Those providers could define viability on a case-by-case basis.

Copic's Public Affairs team remains focused on working closely with our colleagues at the Nebraska Medical 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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## 2024 NMA/Copic Physician Humanitarian Award: **Dr. Melvin Campbell**

Copic and the Nebraska Medical Association (NMA) proudly presented Dr. Melvin Campbell as the 2024 recipient of the NMA/Copic Physician Humanitarian Award. Dr. Campbell is an Ainsworth-based Internist who is recognized for his dedication to service and commitment to the well-being of others.

For the past 46 years, Dr. Campbell has been a cornerstone of the Brown County community and surrounding area, serving as a dedicated physician at Ainsworth Family Clinic and Brown County Hospital. His commitment to providing exceptional medical care has touched the lives of countless families across generations.

Dr. Campbell's contributions extend far beyond his clinical practice. He has served as the Chief of Staff at Brown County Hospital, Medical Director of the Brown County and Keya Paha County Ambulance Associations, and the local nursing home, Ainsworth Care Center. His unwavering commitment to his patients is evident in his willingness to make house calls, cover the emergency room 24/7, and even accompany critical patients on ambulance transfers to tertiary care centers.

In addition to his professional and community contributions, Dr. Campbell has been involved in numerous humanitarian efforts. He has been a member of Doctors Without Borders, participated in immunization clinics, and supported various missions and outreach programs. His dedication to serving others, both locally and globally, exemplifies the true spirit of humanitarianism. As Dr. Campbell transitions into retirement, his legacy of compassion, dedication, and service will undoubtedly continue to inspire future generations.

Dr. Campbell received the Copic Humanitarian Award on August 16 at the Nebraska Medical Association Annual Meeting in La Vista. Each year, the award recognizes a physician for volunteer medical services and contributions to their community. This award is presented jointly by the NMA and Copic, NMA's endorsed medical liability insurance carrier. Dr. Campbell chose Brown County Hospital Auxiliary to receive the \$10,000 donation associated with the award.



Beverly Razon, Copic's Sr. VP of Public Affairs, shown here with Dr. Melvin Campbell at the NMA Annual Meeting with Mirya Hallock, CEO of the Brown County Hospital.