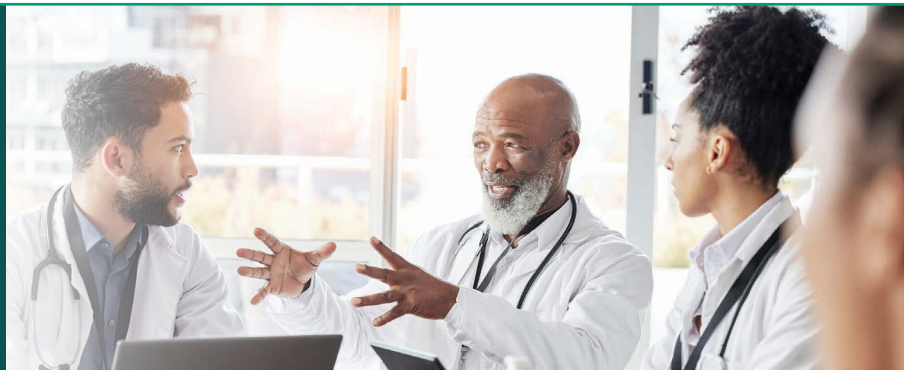


Year-End Considerations to Prepare for 2026



As we near the end of 2025 and start to think about the year ahead, Copic wants to highlight some of the ways to work with us and take advantage of our coverage benefits and services/programs.

✓ Notify Copic of Any Changes that May Impact Your Coverage

As your medical practice evolves, we want to make sure your coverage is aligned with your needs and potential risks. Here are key changes to notify us about:

- Any significant changes in your scope of practice
- Addition or change of address, phone, or email
- Opening of a new office, location, or acquisition of another business
- Newly formed legal entities
- Change in employment status or part-time/full-time status of any insured
- When new providers are added or existing ones leave
- Requests for special coverage or changes in liability limits
- Death, disability, or retirement of any named insured
- Inability of any named insured to work due to illness or injury
- Change in hospital privileges of any insured
- Change in DEA registration or medical licenses of any insured

When contacting us, please reach out directly to your underwriter or contact our Customer Support at 720.858.6160 or customersupport@copic.com with your policy number ready. Also, please let us know about any changes to your team members who work with Copic (i.e., risk managers, CEOs, credentialing staff) so we know the correct person to communicate with as necessary.

✓ Plan to Attend a Copic Conference

Our in-person conferences are opportunities to engage with Copic's team of experts, learn about key risk management issues, and connect with peers. Mark your calendars for the following conferences:

- **Annual Patient Safety & Risk Management Conference:** April 27-28; Omni Interlocken in Broomfield, CO
- **Copic Insights—Minnesota:** September 18; Eagan Omni Viking Lakes Hotel in Eagan, MN
- **Copic Insights—Iowa:** September 29; Hilton Garden Inn in Des Moines, IA

Email and registration information will be sent prior to these conferences. Please reach out to our Patient Safety & Risk Management team at grkm@copic.com if you have questions.

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INSIDE



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The Legislative Landscape



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Foundation News

✓ Join Us for a Bite-Size Webinar

Ready to make your lunch break count? Join us for Copic's Bite-Size Webinars—a virtual educational series designed for busy healthcare professionals. Each session focuses on a relevant risk management topic that ranges from regulatory news to legal risks. Our goal is to give you practical guidance and highlight best practices to improve your medical practice. Save the dates for the following sessions during the first half of 2026:

- Jan. 6: **OB Documentation**
- Feb. 4: **Mitigating Safety and Liability Pitfalls of Electronic Documentation**
- Mar. 4: **Perioperative Risks**
- May 6: **Improving Communication/Collaboration Through Policies, Procedures, and Protocols**

All presentations take place 12–1pm Mountain Time. Attendance at the live virtual presentation earns insured facilities 1 Copic point. Please contact Cathi Pennetta at cpennetta@copic.com or 720.858.6228 for registration information.

✓ Call Us—Day or Night

Healthcare can be complicated, but finding support shouldn't be. Sometimes, the most valuable help begins with a simple conversation. Our Patient Safety & Risk Management team is here for you—ready to listen, answer your questions, and guide you through any concerns about patient care.

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

✓ Give Your Facility or Practice a Check-up—For Risk

With Copic, you get complimentary on-site or virtual reviews—designed to make your life easier. We're here to spot and solve common risks, and we'll double-check the systems that keep your patients safe. These reviews truly make a difference: those who participate lower their chances of facing a claim and use these as opportunities to improve risk education among their staff.

Contact our Patient Safety & Risk Management team to learn more about our Safety and Risk Strategies reviews at 720.858.6396 or grkm@copic.com.

✓ Download a Resource from Our Website

We continue to build our online resource library of items that are designed for the challenges our medical providers may encounter. Some examples of resources you can download include:

- **Peer review toolkits**—To help support the implementation of peer (or "professional") review in your practice, these toolkits include an overview of state-specific legal protections, a checklist of what is required, editable policy templates and confidentiality agreements for participants. Toolkits are available for Colorado, Iowa, Minnesota, Nebraska, North Dakota, Oklahoma, and South Dakota.
- **Minors and Risk**—A resource booklet that highlights key liability and risk concerns with patients who are minors such as issues with divorced parents, parental consent, dealing with sexually transmitted infections, and mental health or addiction treatment. Booklets are available for Colorado, Minnesota, Iowa, Nebraska, and Oklahoma.
- **Copic Insight: Navigating the Medical Liability Aspects of Telehealth**—With the rapid growth of telehealth, this booklet focuses on the risks medical providers may face such as providing care across different states, regulatory issues, coverage considerations, and risk management guidelines. This was updated in June 2025 and provides information relevant across all states.
- **Checklist for Physicians Retiring from a Medical Practice**—A useful checklist that outlines key considerations from notifying patients and business associates to medical record storage and tail coverage.

Visit www.copic.com/resource-center to download these resources. Please note that you may have to be logged in with your Copic website password to access certain resources. If you need assistance with website login, please contact our Customer Support at 720.858.6160 or customersupport@copic.com.

The Legislative Landscape



Fall is in full swing across our states and hopefully you're enjoying football season and preparing for the holidays. Copic's Public Affairs team is gearing up for the 2026 legislative sessions by meeting with legislators and our partners to determine what the issues and priorities will be in the coming year.

Colorado

The countdown to ski season is synonymous with the countdown to January 14, 2026 when the Colorado legislature convenes again. A lot has been happening since the state legislature adjourned in May. We call the time when the legislature is not meeting, "interim session," and this interim has been an active one!

What Has Copic Been Up to in the Interim Session?

Copic's focus has always been to proactively inform current and potential state legislators on the issues that are critical to our insureds. We utilize the time when the legislature is not in session to participate in discussions related to shaping potential legislation early in the process and cultivating relationships with our partners across all our states.

Legislator Simulations

One highlight of our summer included hosting 18 sitting state legislators at The University of Colorado's Center for Advancing Professional Excellence (CAPE). As part of the event, we sent legislators through simulations of realistic care interventions. We recorded the care they provided and reviewed it in a mock peer review format over lunch. These events highlighted how laws providing confidentiality for peer review—that they may vote on—impact the delivery of care, healthcare access, education and learning in medicine and ultimately the quality of

healthcare outcomes. The Colorado Medical Society, Colorado Hospital Association, and Coloradans Protecting Patient Access joined us for these events.

Policymaking as a Community Based Approach

We have recognized that the passage of federal legislation (H.R. 1) has pending widespread impacts on the healthcare system in Colorado. Throughout the interim, Copic has been working collaboratively with stakeholders from across the healthcare sector to discuss how we can work together on policy in 2026 to address the challenges ahead. Beyond the effects of Medicaid changes, the Medical Practice Act will be up for its periodic reauthorization review before the legislature. Copic, in coordination with its healthcare partners, has engaged in the review process. Additionally, we will be monitoring conversations around artificial intelligence deployment legislation, anti-trust requirements for healthcare entities, and patient record billing.

[Continued on page 4](#)

Iowa

The months are flying by, and the Copic Public Affairs team is looking ahead to the 2026 Iowa legislative session which kicks off on January 12, 2026.

Legislative Play-by-Play

Bills are carrying over in 2026, meaning that if a bill was introduced and passed a floor vote in the chamber in which it was introduced in 2025, it is still eligible for consideration next session. As such, the Copic Public Affairs team is closely tracking conversations surrounding existing legislation that could impact the delivery of care in Iowa.

Specifically, we are continuing to track legislation that was introduced in 2025 related to changes to the Certificate of Merit process and litigation financing transparency. It is important to note that all healthcare policy up for consideration in the next session will face the looming challenge of an \$80 million Medicaid budget shortfall.

New Players in New Positions

As we enter an election year with several of the state's top elected offices being vacated, it has triggered several changes already within the legislature and legislative leadership. Senator Kara Warne (R-District 26) is taking over as Chair of the Senate Health and Human Services Policy Committee, and Representative Austin Harris has been named the chair of the House Health and Human Services Policy Committee. Former Senate Health and Human Services Chair, Senator Mike Klimesh (R-District 32), has been elected Senate Majority Leader.

We are looking forward to our continued work with our partners to encourage measured and thoughtful policymaking in 2026.

Nebraska

The Copic Public Affairs team is already preparing for the 2026 Nebraska legislative session and the issues we anticipate will be a key focus during the coming year. The session starts on January 7, 2026.

What's the Latest in the Nebraska Legislature?

Bills are carrying over in 2026, meaning that if a bill was introduced and was not defeated by vote or pulled by the sponsor from consideration, it is still eligible for consideration next session. As such, the Copic Public Affairs team is closely tracking conversations surrounding existing legislation that could impact the delivery of care in Nebraska.

What Carried Over?

Notably, the push to extend the scope of practice for midwives is still on the table for consideration in 2026. The Copic Public Affairs team has weighed in on the liability implications of this proposed legislation with our partners at the Nebraska Medical Association and Nebraska Hospital Association.

New Regulations Around Medical Cannabis

Temporary Regulations for Medical Cannabis: You may remember that legislation intended to codify regulations around medical cannabis failed to pass the legislature last session. However, the 2024 ballot initiative passed by voters did call for a Medical Cannabis Commission, which the governor convened in July 2025. The ballot initiative also included a requirement that regulations be set in place by

September. In lieu of legislation, Governor Jim Pillen signed amended emergency regulations adopted by the Medical Cannabis Commission on September 9, 2025.

What Do You Need to Know?

If a healthcare practitioner would like to provide a written recommendation for a patient to receive medical cannabis, the practitioner must be aware of the following criteria:

- The practitioner must "primarily practice medicine in the state of Nebraska."
- The practitioner is required to enroll in the newly established "Recommending Healthcare Practitioner Directory."
- There are numerous limitations on practitioners enrolled in the Directory, ranging from financial and investment prohibitions to limits on the number of patients.
- The practitioner must attest that they have met with the patient in person at least once in the prior 12 months.
- The practitioner must complete 10 hours of accredited courses related to medical cannabis within one year from the date of enrollment and renew enrollment annually.

Continued on page 5

Legislative Landscape (from page 4)

- There are specific guidelines for what the practitioner must include in a written order, including specific product, dosage and potency, directions for use and the specific dispensary that will fill the order.
- Further, the record-keeping requirements and use of a dispensary's established electronic delivery system add another layer of obligations on healthcare practitioners.

Overall, we recommend that practitioners review the regulations and ensure strict compliance to reduce liability risks. Neither the temporary regulations nor the statutes provide express immunity from civil, criminal, or professional liability for recommending the use of cannabis. Please reach out to Copic if you have any questions related to these temporary regulations, as the requirements are subject to change.

Minnesota

The Minnesota legislature is scheduled to reconvene on February 17, 2026. Bills are carrying over from last year, and we are monitoring various legislative proposals that were introduced last session, including bills related to litigation funding transparency, corporate practice of medicine, and scope of practice. As a reminder, the current party breakdown of the legislature is incredibly close. All eyes were on the November 4 special election that filled two vacant senate seats. However, as expected, the democrats secured a one seat majority at 34-33. There is an even 67-67 party split in the state House of Representatives. This political balance means that any legislation must be bipartisan to pass.

North Dakota

The North Dakota legislature meets for regular session in odd-numbered years. In the meantime, there is still a possibility that the governor may call a special session to address a specific issue. Otherwise, we look forward to seeing legislators again in Bismarck in January 2027.

South Dakota

The South Dakota legislature is scheduled to convene on January 13, 2026. Bills do not carry over in South Dakota, and we are looking at a clean slate for 2026.

Utah

The Utah legislature is scheduled to meet for the 2026 legislative session on January 1, 2026. The Copic Public Affairs team is monitoring the impacts of the tort reform package (House Bill 503) that passed in 2025. We have been monitoring developments from interim committee meetings.

Visit Copic's Healthcare Advocacy page at 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 any questions, please contact Copic's Senior Manager of Public Affairs, Sarah Meirose, at smeirose@copic.com.





Advancing Safer Care: MSU Denver EMT/Nursing IPE Grant Impact

Copic Medical Foundation's grant to Metropolitan State University (MSU) Denver in 2023 has sparked lasting change in how future clinicians approach patient safety and teamwork. This initiative directly addresses the challenges of patient handoff and care fragmentation—issues that impact safety, outcomes, and the daily work of clinicians across settings.

Through high-fidelity simulation scenarios, dozens of nursing and EMT students have participated in immersive training focused on the critical transition from prehospital to in-hospital care. Based on data from the initial cohort, the results were striking: 95% of students said, "Because of this experience I plan to adjust my approach to improve handoff communication," and 97% agreed that "team-based skills are essential for all healthcare students to learn." Most students agreed or strongly agreed that debriefing enhanced their learning. Underscoring the program's impact on real-world practice, students noted, "I have a better understanding of respectful and effective handoff communication."

Faculty and facilitators also saw the value. As noted in the report, "Educating the facilitators on current best practices was just as beneficial as educating the students." Facilitators noted the overwhelming success of the grant and the need for more interprofessional education (IPE) events.

The collaboration between MSU Denver and Denver Health has grown stronger, with plans to expand IPE across health programs and address workforce shortages in EMS and nursing. As MSU Denver anticipates a 25% increase in nursing students by 2026, and Denver Health EMS education grows, the grant's impact will continue to shape the region's healthcare landscape.

This project aligns with Copic's commitment to advancing patient safety and supporting clinicians. By fostering a culture of communication, teamwork, and continuous learning, the grant helps ensure that the next generation of healthcare professionals is prepared to deliver safer, more coordinated care. The Copic Medical Foundation's support stands as a testament to the power of partnership and innovation in driving positive change for insureds, partners, and the communities they serve.

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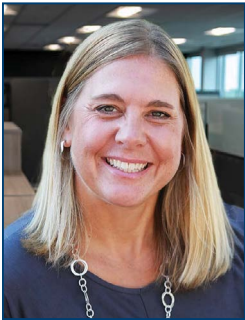
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Welcoming Dr. Catrina Bubier to the Copic Medical Foundation Board



Copic Medical Foundation is proud to welcome Catrina Bubier, MD as its newest board member. Dr. Bubier officially began her term in August. She is a managing partner at Women's Health Care Associates in Littleton, Colorado, and has been a leader in women's health for over two decades. She serves as vice chair and legislative chair for the Colorado Section of the American College of Obstetrics and Gynecology (ACOG), and is a national committee member for ACOG PAC.

Dr. Bubier brings extensive experience in clinical practice, medical leadership, and advocacy, including her role as a Copic Faculty Consultant and president of OB/GYN Affiliates. Her dedication to patient safety, education, and community service—such as her work with the Crisis Center Board—will be invaluable as she helps guide the Foundation's mission and impact.

Request for Proposals for 2026 CMF Grants

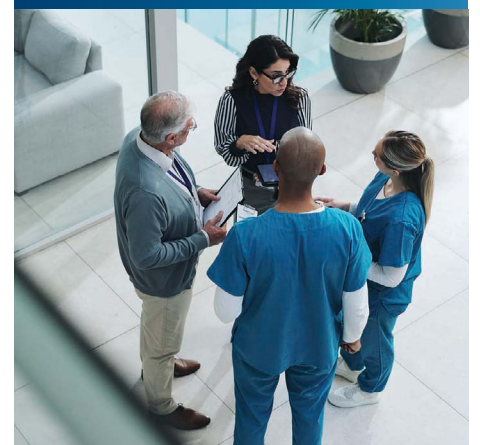


Making healthcare delivery more connected is key to giving patients better care and improving outcomes. When things are fragmented—like when providers aren't on the same page—it can lead to confusion, higher costs, and frustration for everyone involved. Most importantly, it can negatively impact patients.

By working to reduce fragmentation, healthcare organizations can create a smoother, more effective system. But it's not always easy. Real-world challenges like poor communication between providers, disjointed services, and patients feeling lost in their own care journey all play a role. On top of that, limited resources and complex regulations can make coordination even tougher.

When organizations find ways to share patient information and close the loop on care, everyone benefits. It helps ensure that all providers are informed and aligned, which leads to better decisions and better care. Ultimately, it's about building a healthcare system that puts patients first and makes the most of the resources we have.

We're looking for scalable solutions to fight fragmentation.



Deadlines and Applications

All grant applications to the Copic Medical Foundation are due by 5pm Mountain Time on Friday, January 15, 2026. Please submit your application using our web-based portal at www.copicfoundation.org. For the 2026 grant cycle, CMF intends to grant up to a total of \$650,000 to deserving programs and projects. Applicants can expect to hear from us regarding potential support by March 31, 2026.



Congratulations to the 2025 Humanitarian Award Recipients



Colorado Humanitarian Award **Dr. Robert Williams**

Congratulations to Dr. Robert Williams for being named this year's Colorado Copic Humanitarian Award recipient. For nearly two decades, Dr. Williams has dedicated his expertise and compassion to serving Colorado's underserved communities. His volunteer

work at Clinica Colorado and leadership on its Board of Directors have made a lasting impact on patients and providers alike. Dr. Williams chose to direct the \$10,000 Copic donation to Clinica Colorado, which has provided high quality, compassionate, and culturally appropriate healthcare to underserved people since 2011. He was presented the award at the Colorado Medical Association Annual Meeting in September.

Iowa Humanitarian Award **Dr. Elaine Berry**

We're proud to honor Dr. Elaine Berry as the 2025 recipient of the IMS/Copic Physician Humanitarian Award. Dr. Berry has served Cass County with an unwavering commitment to excellence for more than 35 years as a family physician and volunteer medical examiner, hospice director, EMS medical director, mentor, and medical missionary. She is known for her steadfast work ethic, providing compassionate care to her patients, community, and the world. She has directed the \$10,000 Copic donation that accompanies the award to Cass Health Foundation to support the Nurse Apprenticeship program, an initiative that trains nurses and addresses the healthcare workforce shortage. Dr. Berry was presented the award during the Iowa Medical Society's 175th Anniversary and Annual Meeting in May.



Minnesota Humanitarian Award **Dr. David Tilstra**

Dr. David Tilstra is the recipient of this year's Copic/MMA Foundation Humanitarian Award. As a founder of BLEND and Feeling Good MN, initiatives that promote healthy living through nutrition, exercise, and community design, he has served his community for

more than 30 years. Dr. Tilstra has directed the \$10,000 donation that accompanies the award to Centracare Health Foundation to support genetic testing for families that would not otherwise be able to obtain testing. He was presented the award at the Minnesota Medical Association's Annual Conference in September.

Copic annually recognizes humanitarian efforts of physicians with this award in the seven states where we are the endorsed medical liability insurance carrier. To read more about past recipients, or to learn about the Copic Humanitarian Award, visit our website at www.copic.com/humanitarian-award. For information on how to nominate a physician email Laura Wadleigh at lwadleigh@copic.com.



Nebraska Humanitarian Award **Dr. Bob Bleicher**

Congratulations to Dr. Bob Bleicher who was presented the 2025 Nebraska Copic Humanitarian Award at the Nebraska Medical Association Annual Meeting in September.

With over 40 years of service, Dr. Bleicher has made a meaningful impact on the Lincoln community. He has volunteered on many community initiatives including at Bluestem Health Care, and he advocates for use of the POLST form which gives people with serious illnesses more control over their medical care. Dr. Bleicher has directed the \$10,000 donation that accompanies the award to three nonprofits in Nebraska where he has devoted much of his volunteer efforts: Clinic with a Heart, the Nebraska Medical Association Foundation, and the Lancaster County Medical Society.

North Dakota Humanitarian Award **Dr. Julie Blehm**

Dr. Julie Blehm was presented the 2025 North Dakota Copic Humanitarian Award at the North Dakota Medical Association Annual Meeting in October. Dr. Blehm is an internal

medicine physician and a tireless advocate for mental health and suicide prevention. She

was integrally involved in the formation of the North Dakota Professional Health Program (NDPHP) which supports healthcare professionals facing physical or mental health challenges. She has also dedicated her time to Special Olympics North Dakota.

Dr. Blehm has directed the \$10,000 that accompanies the award to the American Foundation for Suicide Prevention—North Dakota chapter, an organization that works to prevent suicide through education, advocacy, and support for those affected by suicide.



South Dakota Humanitarian Award **Dr. Margaret Becker**

Congratulations to Dr. Margaret Becker, the 2025 recipient of the South Dakota Copic Humanitarian Award. She was presented the award during the SDSMA Annual Meeting in May. Dr. Becker has been the medical director of the Good Shepherd Clinic in Spearfish for the past eight years, serving uninsured patients with fully volunteer services. Because of Dr. Becker's

leadership and presence, this clinic has kept countless patients out of emergency departments and helped them take care of their health. She has designated Good Shepherd Clinic to receive the \$10,000 that accompanies the award.

Utah Humanitarian Award **Dr. Jeff Pettey**

Dr. Jeff Pettey is the 2025 Utah Copic Humanitarian Award recipient. Dr. Pettey's commitment to improving lives through sight-saving care has touched thousands of people in Utah and beyond. As Professor and Acting Chair of Ophthalmology and Visual Sciences at the University of Utah, he has led innovative outreach programs, including the nationally recognized Charity Surgery Day and ongoing service to the Navajo Nation. Dr. Pettey has chosen to direct the \$10,000 donation that accompanies the award to the John A. Moran Eye Center at the University of Utah, Global Outreach Division. He was presented the award at the Utah Medical Association Annual Meeting in September.





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CopicNews

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Don't worry. Access an archive of past newsletters on www.copic.com.

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