ISMA
INDIANA STATE MEDICAL ASSOCIATION

The Indiana State Medical Association exists to maximize physician leadership and impact.
Physicians together, we are driving the future of health care in Indiana.

Contact ISMA Physician Relations Manager Katie Kluger at kkluger@ismanet.org or call (317) 261-2060

Preserving malpractice rates

ISMA fights to protect our state's Medical Malpractice Act, keeping average premiums lower for Indiana physicians.

INDIANA**
- **Internal medicine** $9,709*
- **General surgery** $38,182*
- **OB-GYN** $49,547*

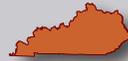* Excludes Lake and Porter counties, where rates were $12,620, $50,653 and $62,485 respectively.

ProAssurance Rates in Neighboring States***

Source: Medical Liability Monitor, 2025 Rate Survey Issue

ILLINOIS
- **Internal medicine** $27,658 - $47,787
- **General surgery** $78,896 - $139,284
- **OB-GYN** $117,325 - $207,907

KENTUCKY
- **Internal medicine** $18,727 - $26,707
- **General surgery** $67,987 - $98,134
- **OB-GYN** $95,573 - $138,133

OHIO
- **Internal medicine** $11,324 - $20,102
- **General surgery** $32,484 - $61,011
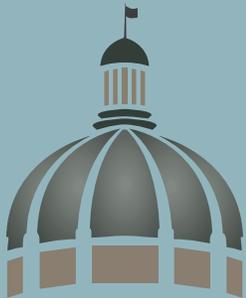- **OB-GYN** $48,942 - $92,829

MICHIGAN
- **Internal medicine** $14,194 - $30,555
- **General surgery** $48,326 - $106,500
- **OB-GYN** $45,358 - $99,896

** Indiana policy limits $500K/$1.5M; The Patient's Compensation Fund provides an additional $1.3M.

*** The rates for the surrounding states reflect policy limits of $1 million/$3 million.

Effective advocacy

Recent advocacy wins include increasing ALL Medicaid reimbursement rates to equal Medicare for physician practice; stopping inappropriate attempts by nonphysician providers to expand their scopes of practice; eliminating noncompete clauses for primary care physicians; enacting prior authorization reforms; and securing nearly $20 million in future GME funding for Indiana residency programs.

Live and on-demand education

Members receive free access to all CME events, both live-streamed and archived on our ISMA Online™ mobile app – an average of 13 per year. Topics include opioid prescribing and abuse, physician wellness, practice management, and legal guidance. Our physician leadership programs equip members to facilitate positive changes in medical settings.

Physician wellness

We enhance physician wellness through CME webinars, workshops and member benefits. ISMA's Physician Assistance Program confidentially supports physicians experiencing substance abuse and other difficulties.

Health coverage

ISMA Insurance Agency offers employer group medical, dental, vision, and term life insurance to physicians who are ISMA members, their families, and employees through the Medical Practice Consortium and Anthem Small Group. Best of class group disability income protection and life insurance specifically designed for medical practices are also offered through MGIS and Sun Life. Senior members appreciate ISMA-sponsored Anthem Medicare supplemental insurance (with Silver Sneakers and vision benefits). Our experienced and knowledgeable staff provides outstanding customer service.

Targeted communications

ISMA Reports and e-Reports bring members important information and expertise on policy and payer issues, compliance, advocacy and our organization. Legislative News tracks bills that impact members and medical practice during session, while mobile alerts simplify contacting your legislators. The ISMA Podcast brings you additional news and perspectives.

Building our physician pipeline

ISMA works to protect and increase state funding for residency programs. We support the future of medicine by growing the Medical Student Society, Resident-Fellow Society and Young Physician Society and increasing leadership opportunities. We've also seeded a $1 million endowed scholarship fund at each Indiana medical school.

Legal resources

Members-only web resources address legal issues and compliance with the latest legislative and regulatory mandates. Resident and physician members are eligible for discounted, flat-fee employment contract reviews by experienced health care attorneys.

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