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From the President

Dear MOCMS Members,

Greetings! I hope this finds you all doing well this summer and having time to take a break from the office or hospital and relax a bit. The medical society has still been busy as 2018 progresses, as several new members have joined Monroe Owen County Medical Society (MOCMS) this spring. Several of our new members will start practicing in July – welcome to you all! We welcome your input and participation in MOCMS.

Since the last newsletter, the Women in Medicine group met in March at Function Brewery for an event featuring Dr. Cate Taylor with the IU Department of Sociology and Gender Studies. Dr Taylor presented on Gender in Professional Occupations: Barriers and Opportunities for Women. All those in attendance enjoyed the presentation and the opportunity to discuss some of their own experiences. MOCMS thanks the Bloomington Health Foundation for funding Dr. Taylor's speaker fee.

MOCMS met for the Spring General Meeting at IU's Bart Kaufman Baseball Field in early April. There were nearly 70 in attendance, which included physicians and their families, at this fun event. A catered lunch was provided, along with face painting for the kids and a time of fellowship for all involved. And, IU beat the Purdue Boilermakers, 14-1!

For upcoming events, our **Fall General Meeting is scheduled for September 12, 2018**. We will have two very special guest speakers, the coach of the IU Women's Basketball team (WNIT champions), Teri Moren, and the new president of the IU Health South Central Region, Brian Shockney. Check your emails for final details on this event. In addition, the second annual **Enigma Program is scheduled for October 16, 2018** at the new FAR (Fourth and Rogers) Center for Contemporary Arts. Many of you attended the first Enigma Program last fall and enjoyed it. Stay tuned for more details about the upcoming Enigma Program...we hope you will join us for this fun and informative "medical mystery dinner".

MOCMS is also planning to have a team for the **Hoosiers Outrun Cancer event on Saturday, September 29, 2018**. Look for more details on how to **join the MOCMS team** for this worthwhile event. This is a great way to do something fun and active with your family and colleagues and give back to the community fighting against cancer.

In addition, one of our newest members, Dr. Justin Engelhardt, recently suggested that our medical society participate in a Take Back Prescriptions event. This event would provide a safe, convenient and responsible means for our patients to dispose of prescription medications. We are hoping to get this underway in time for the National Take Back Prescription event in late October 2018. Stay tuned!

Please check out an article in this newsletter by Joe Manley, one of our sponsoring advertisers. He has included several tips on avoiding life insurance pitfalls.

In closing, I hope you enjoy the rest of the summer and are surviving all of the "Road Construction Ahead", "Detour" and "Road Closed" signs and traffic delays around town. Let's hope there will be smoother, easier travels ahead for us all!

Sincerely,

J. Wes Archer, MD

President

Monroe Owen County Medical Society

Welcome New Members

MOCMS would like to welcome the following new members:

Brian Adams, MD
Anesthesiology

Melissa Adams, MD
Anesthesiology

Nicole Chao, MD
Pediatrics

Justin Engelhardt, MD
Anesthesiology

Karthik Kannegolla, MD
Nephrology

Jeremy Mescher, MD
Pediatrics

Salem Mohammad, MD
Internal Medicine

Jeffrey Parker, MD
Internal Medicine

Manoranjan Singh, MD
Family Medicine

Bloomington Health Foundation Launches with \$1M in Local Gifts to Community

The Bloomington Health Foundation (BHF) announced over \$1M of local gifts to the community at their Launch Event on Tuesday Evening at the Monroe Convention Center. The investments are the result of their new High-Impact Community Health Solutions Initiative, addressing some of the most pressing health needs in Bloomington and neighboring counties. Half a million of that total will go to IU Health Bloomington Hospital programs and the other half will go to multiple local organizations in the community.

After 50 years of operating as the sole philanthropic agent of Bloomington Hospital, the Bloomington Hospital Foundation, in response to the changing local healthcare landscape, announced a change in name and a broadening of its purpose at the beginning of 2018. The newly named Bloomington Health Foundation will continue to partner with the Hospital, though its new scope will also include investment and partnership with the people and organizations of this community to implement innovative and evidence-based solutions to our community's most pressing health needs. The Board of Directors both affirmed its independence as a locally controlled, independent non-profit in the Bloomington community and acknowledged the significant work that is before them regarding the health of our community.

The \$1M of philanthropic gifts have been given to various local organizations for a multitude of needs in our community focused on improving hospital care with gifts to IU Health Bloomington Hospital, increased access to health care with a gift to Volunteers in Medicine for a feasibility study, early childhood mental health with a gift to Monroe County United Ministries for an Early Childhood Mental Health Therapist, augmented mental health care access with a gift to Catholic Charities to provide a Case Worker and a Mental Health Therapist, improving substance abuse recovery with a gift to Centerstone and The City of Bloomington for employment opportunities for those in early substance abuse recovery, cancer prevention with a gift to The City of Bloomington and The Parks Foundation for free sunscreen at Bryan Park and Mills Pools, increasing support to those fighting cancer in our community with a gift to the IU Health Olcott Center, and improving the local infant mortality rate with a gift to the Monroe County Community Health Clinic and IU Health Community Health to provide 1600 cribs to families in our community without a place for newborns to safely sleep.

BHF Board Chair Angela Parker closed the event saying, "The Bloomington Health Foundation stands with you. Our long-standing history, local connection and proven ability to solve health problems encourages us to be the leader in creating a movement that prioritizes solving local health concerns to create a stronger more vibrant community. We believe that targeted, philanthropic health-related giving is critical towards obtaining the goal of a healthier life for all of us, at every stage in our lives. We look for others who share our passion, who are willing to tackle the tough challenges with us and who believe that standing together is the way to change the community for the better."

For more information, please visit BHF's new website: BloomingtonHealthFoundation.org or call 812.558.3409.

Enigma Series

Do you sometimes think that we need to be reminded why we do what we do? Would you like to get together with your fellow physicians and enjoy good food, fun and libations? Come and attend the second annual MOCMS Enigma Program and hang out with other doctors to discuss interesting cases in a relaxing atmosphere. The Enigma Program is informal, educational but, most of all, interactive and fun. And, **CME credit will be offered.** Three physicians will present cases to their peers, and their cases are presented in such a fashion as to arrive at a diagnosis together with the group. The presenter then gives a review of the topic, noting the most current treatment and using a PowerPoint program. Cases are from the local community and are not disclosed before the event to encourage participation from all specialties. During the case presentations, discussion among physicians is sparked naturally in a friendly, challenging, and often humorous manner. (We currently have two presenters scheduled. We need one more. Please contact us if you think you have an interesting case you would like to present.) This year's event will be at the new FAR Center for Contemporary Arts, (Fourth and Rogers Streets), Tuesday, October 16, 5:30 p.m. We will be sending an email invitation closer to the time of the event, but mark your calendars with this date. If you have any questions, or would like to register early, please contact us at director@mocms.org, or call at 812.332.4033. Or, if you do not have email and prefer an invite mailed, please let us know.

Women in Medicine Event with Dr. Cate Taylor

On March 26th, 2018 The Women in Medicine Group held an interactive dinner lecture with Dr. Cate Taylor, Assistant Professor of Sociology and Gender Studies at Indiana University, entitled “Gender in Professional Occupations: Barriers and Opportunities for Women.” Sponsored by the Bloomington Health Foundation, the lecture was attended by 12 women physicians representing multiple specialties including primary care, pediatrics, anesthesia, pathology, emergency medicine, and OB/GYN.

Dr. Taylor presented riveting social science data revealing the cultural, institutional, and individual biases that inform how women choose careers in medicine, how they are perceived by patients and colleagues, and how they view themselves. For example, every physician in attendance reported having been mistaken for a nurse in the presence of male colleagues, and several shared experiences in which patients blatantly discriminated against them (individual bias). Many physicians with children described the difficulties of timing maternity leave around medical training, and admitted to knowing women who chose less time intensive careers or specialties because of the lack of adequate or affordable child care (institutional bias). Finally, the group explored examples of gender bias in the media, including a recent prime time newscast in which the male physician was referred to as “Doctor”, while the female biologist and epidemiologist was referred to as “a mother of two children” (cultural bias).

The event was both educational and cathartic, as the physicians shared their collective experiences and wisdom. Dr. Taylor concluded with the recommendation that clinicians who feel empowered to combat gender bias in medicine explore the resources and education provided by the Center for Women’s Leadership at Stanford University (<https://womensleadership.stanford.edu>).



Did you know?

According to the July 4, 1993 *The Herald Times*, Dr. David Maxwell, moved to the area in 1819 and became the county’s first physician. Dr. Maxwell was one of Monroe County’s earliest settlers, and was also a legislator. He has been called “the father of Indiana University.” He lobbied successfully for establishment of the state Seminary, which eventually became Indiana University, Bloomington campus. He served on IU’s board for 30 years, in addition to several terms as a state legislator. If this is true, two hundred years ago, Monroe County was without a physician!

Free Webinar Series: Opioid Prescribing and Addition - Now through December 2018, join ISMA at Noon every Third Thursday of the Month for Live Webinar Sessions. Register or watch archived sessions at: www.ismanet.org/OpioidPrescribingResources

SEA 221: Several members have contacted ISMA with questions about SEA 221. This law requires all physicians permitted to prescribe controlled substances in Indiana to be able to receive patient records from the INSPECT prescription drug monitoring database. It also requires those physicians to check INSPECT before prescribing or dispensing an opioid or benzodiazepine to a patient.

It is not necessary to integrate your electronic health records (EHR) system with INSPECT to fulfill these requirements. INSPECT records will always be available to registered health care providers at no charge through the INSPECT software platform online at <https://indiana.pmpaware.net/login>.

Refer to the ISMA 6-20-2018 E-Reports for the answers to many questions.

Scammers posing as DEA agents target physicians

Beware of callers posing as Drug Enforcement Administration (DEA) agents in an attempt to obtain valuable personal information from physicians. ISMA has recently learned that this has occurred in Indiana, as well as in Kansas, Michigan, New Jersey and the District of Columbia.

These callers may identify themselves as DEA agents or other law enforcement officers. Their identities may be masked on caller ID, which displays a DEA support number instead.

Please be aware that the DEA will not request personal information, such as your date of birth, Social Security number or DEA number over the phone. In addition, if the DEA is investigating a physician, its agents rarely, if ever, call ahead.

If you receive a call that seems suspicious, ask for the DEA agent’s name and then independently contact the DEA at (800) 882-9539 to confirm whether the contact is legitimate.

In addition, you may notify ISMA General Counsel Stacy Cook, JD, LL.M, by emailing sccook@ismanet.org or calling (317) 261.2060 so that ISMA is aware of any potential scam in Indiana.

MOCMS is aware of this happening at least once to a physician in Bloomington. It would probably be wise to alert your staff.

New Laws

Prior authorization, sunscreen bills become law



ISMA was pleased to participate in the signing of HEA 1143 by Gov. Eric Holcomb on May 3. Diverse stakeholders, including ISMA, Anthem, Inc., the Indiana Hospital Association and The Cancer Care Group collaborated on the bill to make the prior authorization process more transparent and accountable. Many thanks to the bill's author, Rep. Donna Schaibley, co-authors Rep. Martin Carbaugh, Rep. Terri Jo Austin and Rep. Matt Lehman, and sponsors Sen. Liz Brown and Sen. Lonnie Randolph. Also involved were ISMA President John P. McGoff, MD; Alexander Choi, MD; and Brad Barrett, MD.

Two important bills initiated by ISMA were signed into law Thursday by Gov. Eric Holcomb. Both become effective on July 1, although certain provisions won't apply until later.

The first bill, HEA 1143, creates greater transparency and accountability in the prior authorization (PA) process. It includes several key provisions.

- Beginning Sept 1, a health plan must disclose any new requirement for PA to providers at least 45 days before the requirement becomes effective, including publishing the disclosure conspicuously on the health plan's website.
- A health plan must respond to an urgent care PA request within 72 hours of receiving it and respond to a non-urgent request no more than seven days after receipt. If a request for PA is denied, the health plan must state the specific reason for the denial. This provision applies to any PA request delivered to a health plan after Dec. 31, 2019.
- If a health plan has granted a PA request for a service, it cannot deny payment on a claim for that service unless the claim or request contains fraudulent or materially incorrect information or the patient was not covered under the health plan on the date the service was provided. This applies to any request for PA delivered to a health plan after Dec. 31, 2019.

Another bill, SEA 24, allows students to possess and use topical, non-aerosol sunscreen at public and charter schools and school activities beginning July 1.

2018 Healthy School Grant Recipients

Every year, MOCMS awards grants to local elementary, middle and high schools to promote healthy lifestyles among students and to fight childhood obesity. This year's recipients included the following four schools.

Bloomington Graduation School implemented a "healthy snacks program" in 2014, with the assistance of MOCMS. Unhealthy snack machines have been removed from the school, and more nutritious options have been offered to students. Although initially this change was met with some resistance from students, the staff noticed that fewer unhealthy snacks were being brought to school. The 10 minute "healthy break" offers a mid-morning energy boost along with time to socialize with teachers and peers.

Unionville Elementary School had noticed that a good number of students did not enjoy competitive sports and chose to be inactive during recess. With the money provided through this opportunity, their school was able to purchase 3 Mobo tricycles. With another grant opportunity they were able to purchase 4 additional Mobo tricycles. IU Health then donated 50 helmets to their school and led convocation to teach their students about the importance of wearing helmets. Unionville students and staff were very appreciative of this grant, as they believe it was the "start to something big".

The Culinary/Garden Club students of **Tri-North Middle School** were awarded a grant that allowed them to experiment and gain knowledge that can benefit them and their families when it comes to eating healthy. They experimented with Aquaponics in growing veggies and herbs. They also grew and used micro-greens in preparing a healthy mini-individual tortilla pizza. Students took seeds and directions home so they and the families could grow micro-greens together, as well as, seeds to plant in yard or container gardens.

The students were very excited and had very positive results and are already talking about what they can try new or add in the fall as new incoming students join them.

Bloomington High School South Health and PE Departments have teamed up with Panther Hoops to provide a place for students to go after school. It began with about 30 students just playing basketball. The program has grown to over 30 teams and 150 students with both boys and girls involved in the program. This program allows students to play basketball after school and on the weekends. It has been a great program for the school and for the community. The students participate in practices and in league play before having the end of the season tournament. Students, teachers, families and parents show up to cheer on their favorite team or players for each game. For some students, this might be the only recognition that they receive in front of their parents and families. Even faculty members have formed a team. Because this program has seen an increase in the number of students participating, BHSS needed more equipment, especially basketballs. The MOCMS grant allowed the school to purchase basketballs, whistles and lanyards.



Photo of one of the winning teams. They won 93-58. AS you can see, they had a lot of fun and made new friends along the way. This program teaches students many lifelong skills like sportsmanship, time management, commitment, communication, problem solving, leadership and collaboration.

Common Life Insurance Pitfalls

Article courtesy of Joe Manley, Sponsor of the MOCMS Newsletter

I don't sell life insurance (so no conflict of interest to disclose), but as a fee-only financial advisor I regularly help clients optimize their insurance. These seven pitfalls are the most common hazards in owning life insurance. Review these every so often.

- 1. Naming young person as a beneficiary.**
Life insurance benefits pass directly to a named beneficiary regardless of any provisions in a will or trust that attempt to "control" how and when that money is distributed. Often, we see policies on which the spouse is the primary beneficiary and (young) children are contingent beneficiaries. This is usually a mistake because if both parents pass away, the children will receive a lump sum of money without the oversight of the trust. Estate plans can be thwarted with one careless beneficiary designation.
Takeaway: You may not want to name your child as beneficiary (or contingent beneficiary); instead, consider creating a trust and naming it as beneficiary. Note: the same advice applies to retirement account beneficiaries.
- 2. Naming one's "estate" as a beneficiary.**
When money is passed to the "estate," it must pass through the costly, time-consuming, and public court process called probate.
Takeaway: You may wish to name specific persons or trusts as both primary and contingent beneficiary.
- 3. Forgetting to update beneficiaries after marriage or divorce.**
Enough said?
- 4. Wrong amount of insurance.**
This is the number one pitfall I see: a high earner sustains a comfortable lifestyle for his/her dependents but carries only a few hundred-thousand dollars of life insurance. Such an amount may seem like a lot, but it would leave most dependents high and dry within a year or two.

Don't worry: term life insurance is easy to buy, cheap for most people, simple to understand, and completely adequate for most situations. Perhaps I should go into sales?

How much do you need? It's hard to say, but a young, healthy breadwinner usually needs around 10-12 times his or her salary. By contrast, a person that is ten years away from retirement, who has little debt, and whose kids (if any) are mostly out of the house probably needs half that. A proper calculation for people with special circumstances may require more detailed analysis than a calculator or simple online questionnaire can provide. (Would a surviving parent like to reduce work hours temporarily to spend more time with the kids? Will you want to hire a nanny or housekeeper? Will there be attorney or executor fees of size? What is the surviving spouse's income (if any)? Are you OK with survivors reducing their standard of living by a certain amount? Etc.) If you want an unbiased assessment, look for a fee-only financial planner who does detailed life insurance analyses.

Takeaway: Insurance is critical, and term insurance is cheap for most, so get plenty. If you want to be precise about the amount, see a fee-only financial planner.

- 5. Underperforming permanent insurance.**
We sometimes come across sub-optimal policies with poor internal rates of return, unneeded features, or missing features. It's possible that the policy may have been a good fit when purchase, but in any event the policy isn't a good fit any more. If you have a permanent life insurance policy, consider reviewing it with an advisor every few years, or at a life change such as nearing retirement, marriage, divorce, or significant change to income or wealth. Changing policies often results in a commission for your insurance agent, so consider consulting a fee-only financial planner.
- 6. Owning one giant policy.**
Most people need less and less life insurance each year. Why? Simply put, the passage of time means wealth has increased and there are fewer years left of paying for dependents' needs.

If you expect your life insurance need to decline, consider buying a set of policies with different terms so that every five or ten years another policy expires (reducing your coverage over time). You can gain substantial savings. For example, a physician could buy three smaller policies, one of which expires every ten years, instead of buying one large 30-year policy. The initial discount is 35%, and the ongoing savings are even more significant

after each policy expires.

- 7. Keeping Annually Renewable Term (ART) Policy for Too Long.**
There are two types of term life insurance: level-premium and annually renewable term. Annually renewable (ART) policies have very cheap premiums for the first handful of years, but the prices increase exponentially. For a person with a temporarily-tight budget (like a medical resident!), an ART policy can be an appropriate option initially. But consider switching to a level-premium policy as soon as your budget allows; the price will be higher at first, but the savings over time are often enormous. Usually the sooner you switch to level-premium, the better.

Joseph Q Manley is a financial advisor with Hurlow Wealth Management Group, Inc., a local fee-only financial planning firm. He is married to Dr. Rachel Manley (ob/gyn) and is a sponsoring advertiser with the MOCMS newsletter. MOCMS thanks him for his support.

SAVE THE DATE

FALL GENERAL MEETING

Wed., Sept. 12, 2018 | 5:30 pm - 7:30 pm
Bloomington Country Club

Our first special guest speaker will be Teri Moren, Coach of the IU Women's Basketball Team. Following, will be Brian Shockney, the new IU Health South Central Region President, who will give us an update on the new IU Health Bloomington Hospital. Details will be emailed to you at a later date.

HOOSIERS OUTFRAN CANCER

Sat., Sept. 29, 2018

See article in this newsletter.

ANNUAL ISMA CONVENTION

Sept. 29 - 30

Sheraton Indianapolis Hotel at Keystone Crossing

Visit ismanet.org/convention for a list of activities and to sign up.

THE ENIGMA PROGRAM

Tues., Oct. 16, 2018 | 5:30 PM

Enjoy sharpening your clinical knowledge with good company, food and drinks, and obtain CME credits, at the MOCMS second annual Enigma. See details in this edition of the MOCMS newsletter. Mark your calendars for this awesome event!

Hoosiers Outrun Cancer

Want to participate in a fun, family, active event and give back to the community at the same time?

MOCMS members and their families are invited to join Team MOCMS on Saturday, September 29 for the 19th Annual Hoosiers Outrun Cancer!

Registration is fast and easy. Just go to hoosiersoutruncancer.org, click on REGISTER NOW (on the left side of the page), click on JOIN A TEAM, click on GET ME REGISTERED and fill out the questionnaire. Remember, our team name is TEAM MOCMS. The registration fee is \$25 (A small processing fee is included).

Hoosiers Outrun Cancer (HOC) proudly supports members of our local community who are fighting cancer including patients, their family, and their friends. The Bloomington Health Foundation Cancer Support Fund assists – at no charge - those in our community with needs beyond clinical care: massage therapy, art therapy, patient and family support groups, transportation assistance and more. For the last 18 years, HOC has raised over \$3 million to maintain these necessary resources right here in the South Central Indiana. These services would not be available without the generosity and continued commitment of our community partners and sponsors.

Race day schedule:

7:30 am - 9:30 am..... Registration and material pick-up at the West Concourse of Memorial Stadium
9:15 am..... Cancer Survivors and Warriors gather near stage
9:30 am..... Opening Ceremony
9:50 am..... Final Instructions
10:00 am Start of 1-mile kids' run and family walk
10:20 am Start of 5k run
10:25 am Start of 5k walk
11:15 am Awards Ceremony

Where to get your race packets:

On-site registration and packet pickup will be located in the West Concourse of the IU Memorial Football Stadium on Friday, September 28, 11 am - 6 pm and the day of the race, Saturday, September 29, 7:30 am - 9:30 am.

Race day parking - available lots and gates:

- To park in the Purple Lot use gate 9 & 10 (gates 9, 10 & 11 will be CLOSED from 9:55 am until 11 am during the 1 Mile Run/Walk)
- To park in the Orange Lot use gate 4
- To park in the Blue Lot gate 2

NOTE: Gate 8 is for disabled and Sponsor's Row parking ONLY.

PLEASE NOTE:

Due to liability reasons, we cannot allow dogs or other pets at the race. We apologize for any inconvenience and we will miss our furry friends! NO EXCEPTIONS!

You can view the course map and the parking maps online by going to hoosiersoutruncancer.org.

SIGN UP TODAY! We look forward to seeing you at the IU Memorial Stadium on September 29.

MOCMS Spring General Meeting and Baseball Outing



Aaron Archer won the draw for the first pitch



Little Hoosier fans showing support for IU



Drs. Archer, Ludlow, and Bishop and Dian Ludlow enjoy watching the IU vs Purdue baseball game



Dr. Faris, Dr. Archer and his family enjoy their meal before the baseball game.

Leaving Practice or Retiring Soon?

Please let MOCMS know where your medical records will be stored.

One of the most common phone calls received at the MOCMS office involves locating patient medical records for physicians who have moved or retired from practice. MOCMS keeps a database of that information for a number of physicians but certainly not for all former or current members. If your medical records are not housed at Storage Unlimited or with an ongoing practice from which you have retired, please contact the office to update that information for our database. You may email to director@mocms.org or call 812-332-4033. Thank you very much!

Need more information?

Contact www.ismanet.org/legal/FAQ/all.htm

PLEASE NOTE THE NEW LAW (PL 76-2017) WHICH TOOK EFFECT ON JULY 1ST REGARDING ABANDONED MEDICAL RECORDS. For more information go to <http://iga.in.gov/legislative/2017/bills/senate/549#>



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Indiana University Health

The Monroe Owen County Medical Society Newsletter is designed and printed courtesy of Indiana University Health Bloomington. The Society extends our heartfelt thanks to IU Health Bloomington for their support and assistance.

PLEASE KEEP US UPDATED

In our increased effort to “go green”, MOCMS is hoping to communicate with you through email. If you would like to help MOCMS use less paper, please be sure we have your updated email address by sending an email to director@mocms.org and check that your spam blocker will allow communications from MOCMS.

Please check your office information listing on our website at www.mocms.org under “Find a Physician” and send corrections to director@mocms.org.

MOVED LATELY?

Please forward your new address for your **home** and/or your **practice** to MOCMS right away. You may call MOCMS at 812.332.4033, write to us at PO Box 5092, Bloomington, IN 47407-5092 or email: director@mocms.org. Please help us keep your information current/correct in the MOCMS database, Physician Directory and on our website at www.mocms.org.

MONROE
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MEDICAL SOCIETY

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The Monroe Owen County Medical Society (MOCMS) Newsletter is published each spring, summer and fall by approval of the Executive Committee. The MOCMS Newsletter accepts submissions of articles, announcements, obituaries, and editorials related to the interests of our members. Materials submitted for consideration should be typed as a Word document. The MOCMS reserves the right to edit all articles submitted. MOCMS retains final editorial judgment regarding newsletter content. It reserves the right to reject articles, announcements, letters, advertisements, and other items that do not correspond with the goals and purposes of the organization.

The information contained in the newsletter is believed to be correct and accurate. Unless specifically stated otherwise, the opinions expressed in any article, advertisement, or column are those of the individual author and do not represent an official position of, or endorsement by, the Monroe Owen County Medical Society, its officers, Executive Committee, or the newsletter staff.

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