



Dear Physicians,

Thank you for participating in the NICA Plan during 2023. We appreciate your continued commitment, and I hope you will again find it to be valuable to participate in the NICA PLAN.

NICA provides valuable savings for practitioners each year. The actuarial analysis of savings over the Tort system that was completed for the American Congress of Obstetricians and Gynecologists, District XII, showed that NICA Participating Physicians save between \$62,000 and \$88,000 each year. With caps having been struck down, the higher range is closer to what the savings actually are. Non-Participating physicians now save closer to \$1,819 each year because of NICA. Most malpractice carriers give a credit or discount which will cover or offset the cost of the NICA assessment. Even now, some insurance agents are still not aware of this discount and with most companies you have to remember to actively request the discount to get credit for NICA participation. Any way you look at it, NICA provides benefits to all Florida physicians.

Many hospitals pay the assessment or reimburse it for their physicians. If you or a hospital where you practice would like information, we are happy to assist.

You may make monthly payments to avoid a large lump sum payment. To avoid a break in coverage, please make sure the entire \$5,000 is paid prior to December 15, 2023. For example, using the following schedule you can ensure that your coverage is in place on January 1st:

<b>October 1<sup>st</sup></b>	\$1,250
<b>November 1<sup>st</sup></b>	\$1,250
<b>December 1<sup>st</sup></b>	\$1,250
<b>December 15<sup>th</sup></b>	\$1,250
<b>Total:</b>	\$5,000

You can make payments by credit card by using our website at [www.nica.com](http://www.nica.com). The link is: <https://payments.nica.com>. We accept American Express as well as Master Card and VISA to make it easier for you to make a payment.

**REMINDER:**

**TO AVOID A BREAK IN COVERAGE, PLEASE MAKE SURE THE FULL \$5,000 IS PAID PRIOR TO DECEMBER 15, 2023.**

The NICA staff and I are here to answer questions and assist you. Please feel free to call us.

Sincerely,

Melissa Jaacks  
Executive Director

Florida Birth-Related Neurological Injury Compensation Association  
Melissa Jaacks • Executive Director  
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