

## **CURRICULUM VITAE**

**STEPHEN A. FREW J.D.**

### **CURRENT:**

Vice President – Risk Consultant for Johnson Insurance, an insurance agency based in Madison, WI., providing consulting services to medical professionals and healthcare facilities. Services are available to both those insured through the Johnson agency and nationally as an independent service. Consulting services are provided on a comprehensive basis with emphasis on onsite services for risk management issues, operations, and compliance issues, including EMTALA, policy and procedure development, quality standards, credentialing, medical staff, transactions, HIPAA privacy and security, accreditation standards, and loss history repositioning for improved access and affordability to malpractice insurance. 2004 to date.

### **RISK MANAGEMENT CONSULTANT:**

Consultant to hospitals, clinics and physicians insured by Physicians Insurance Company of Wisconsin on risk management issues including regulatory compliance, EMTALA, HIPAA, and JCAHO. 2002-2004

### **LEGAL PRACTICE:**

**STEPHEN A. FREW COUNSELOR AT LAW, LTD. (Retired)** General legal practice with emphasis on health law. 1971-2002.

### **CONSULTING PRACTICE: Web site: [www.medlaw.com](http://www.medlaw.com)**

Frew Consulting Group, Ltd. management and risk management consulting firm providing national consulting services to physicians, hospitals, emergency departments, and EMS systems on issues involving regulatory compliance, COBRA/EMTALA compliance, policy and procedure development, risk management, quality assurance, management, administration, and educational services with emphasis on medical-legal issues. Services also include disaster preparedness planning for EMS and hospitals. Practice 1986-2002. Website services only at [www.medlaw.com](http://www.medlaw.com).

Direct COBRA activities included: on-site consultation and successful plans of correction for hospitals as a result of letters of termination from Medicare for violations of the COBRA/EMTALA law; representing hospitals before PRO hearings on COBRA compliance evaluation for Office of Inspector General (OIG) fines; negotiation of hospital fines for COBRA violation with the OIG; evaluation of COBRA claims for insurance companies and legal counsel; and litigation consulting for attorneys on COBRA claims.

**EDUCATION:**

**UNIVERSITY OF ILLINOIS, COLLEGE OF LAW, Juris Doctor (J.D.).**

**UNIVERSITY OF ILLINOIS, COLLEGE OF COMMUNICATIONS, B.S.-  
Communications.**

**CERTIFICATIONS:**

\_\_\_\_\_ **Certified Identity Theft Risk Management Specialist, 2006 to date**

**LICENSES:**

**SUPREME COURT OF ILLINOIS, 1971-date.**

**FEDERAL DISTRICT COURT, NORTHERN DISTRICT OF ILLINOIS, 1974-  
date.**

**FEDERAL DISTRICT COURT, WESTERN DISTRICT OF WISCONSIN,  
1987-date.**

**ASSOCIATIONS:**

American Society of Healthcare Risk Managers – National, Wisconsin Chapter, Arizona Chapter

American Health Lawyers' Association

Illinois Association of Health Care Attorneys

## **PUBLICATIONS AND MULTIMEDIA PRODUCTIONS:**

Medical Directors Guide To Tag F501 Johnson Insurance Services LLC, January 2007.

Practical Risk Management For Clinics And Physician Practices, Johnson Insurance Services LLC, May 2006.

EMTALA Field Guide, Johnson Insurance Services LLC, June 2005.

EMTALA Briefing 2003 – What Has Changed and What Hasn't, (video) Frew Consulting Group, Ltd. November 2003.

“13 Common EMTALA Violations”, ANNS Bulletin, V10:n4: Winter 2001, p.8, American Association of Neurological Surgeons.

Providing Emergency Care Under Federal Law: EMTALA, American College of Emergency Physicians (Robert A. Bitterman, MD, JD, FACEP, editor), Chapter 10 -- Living Through A HCFA Investigation, January 2001.

Medical Staff Guide To COBRA Compliance, (ebook, CD-Rom) Frew Consulting Group, Ltd. November, 1999.

Seven Secrets of Avoiding Medmal Suits, (video), Stanstead Multimedia Corp., June 1996.

COBRA and the On-Call Physician, (video), Stanstead Multimedia Corp., June 1996.

COBRA In-service for ED Personnel, (video) Stanstead Multimedia Corp., May 1996.

COBRA In-Service for Hospital Support Personnel, (video) Stanstead Multimedia Corp., May 1996.

"Are you at High Risk for a COBRA/EMTALA Citation or Lawsuit?" The Digest, St. Paul Insurance, Spring 1996.

Patient Transfers: How to Comply With The Law, (2nd ED), American College of Emergency Physicians, Irving, TX, September, 1995.

"COBRA/EMTALA -- New Risks For Emergency Medicine and Managed Care," Emergency Physician Legal Bulletin, 5(2):1 ; 5(3):1 (1994).

"COBRA Regulations 1994," (Video) Stanstead Publishing Corp., June 1994.

"Appeals Court Upholds Baby K Ruling On COBRA Grounds," Patient Transfer News, 2(2):1, June 1994.

COBRA Investigation Response Plan, (Computer Program), Frew Consulting Group Ltd., May 1994.

Principles of Emergency Medicine (2d), American College of Emergency Physicians, May 1994, Chapter co-author.

"Complaint-specific Medical Screening Examinations," Emergency Department Law, 5(17):8 October, 1993.

"Denial of 'Futile' Care Prohibited Under Many Laws," Medical Malpractice Law and Strategy 10(12):3, Oct. 1993.

"HMO's and COBRA Liability," Patient Transfer News, 1(3):1, Sept. 1993.

Introduction to COBRA, (Video), Stanstead Publishing Corp., Sept. 1993.

Medical Screening Under COBRA, (Video), Stanstead Publishing Corp., Sept. 1993.

COBRA Policy and Procedures Development, (Video), Stanstead Publishing Corp. Sept. 1993.

How to Make a Proper Transfer Under COBRA, (Video), Stanstead Publishing Corp., Sept. 1993.

"COBRA Voids State Arbitration Requirements," Medical Malpractice Law and Strategy, 10(10):3, Aug. 1993.

"The Utilization Review Dilemma," Emergency Department Law, 5 (10):8, June, 1993.

"Record \$5 Million COBRA Verdict", Patient Transfer News, 1(1):1 March 1993.

Bitten by COBRA, (Video) Stanstead Publishing Corp., 1993 (Producer).

Obstetrics and COBRA Compliance, (Video) Stanstead Publishing Corp., 1993 (Producer).

EMT Self Defense and the Aggressive Patient, (Video) Stanstead Publishing Corp., 1993 (Producer).

"COBRA requirements many, and violations costly," Emergency Department Management, 4(9):139 Sept. 1992.

"Courts Apply COBRA Law to Non-Emergency Cases," Medical Malpractice Law and Strategy, 9(9):1,6 July 1992.

Sexual Harassment: Prevention and Cure, (Video) Stanstead Publishing Corp., 1992 (Producer).

Sexual Harassment: A Management Primer, (Video) Stanstead Publishing Corp., 1992 (Producer).

PATIENT TRANSFERS: HOW TO COMPLY WITH THE LAW, (1st Ed), American College of Emergency Physicians, Irving, TX, 1991.

"Emergency Medical Services Legal Issues for the Emergency Physician", EMERGENCY MEDICINE CLINICS OF NORTH AMERICA, February 1990.

"COBRA: Implications for Emergency Medicine", RISK MANAGEMENT IN EMERGENCY MEDICINE, American College of Emergency Physicians, 1989.

"COBRA 9121: FEDERAL LIABILITY FOR PATIENT SCREENING AND TRANSFER", HEALTH MATRIX 6(1):16-20, 1989.

MEDICAL AND HOSPITAL NEGLIGENCE, Callaghan and Company,(Chapter 46), 1988. (Supp. 1989)

PHYSICIANS' RISK MANAGEMENT, Stanstead Publishing Corp., 1988.

"COBRA: Implications for Emergency Medicine", ANNALS OF EMERGENCY MEDICINE, August 1988, 17:835-847.

TITLE III/OSHA MEDICAL MARKETING REPORT, Frew Consulting Group, Ltd., 1987.

"Malpractice Liability of the Emergency Physician", PROOF OF FACTS 2D, (46 POF2d 1), 1987.

COBRA 9121, SPECIAL REPORT, Frew Consulting Group, Ltd., 1986.

STREET LAW--RIGHTS AND RESPONSIBILITIES OF THE EMT, Reston Publishing Co., 1983.

ADMINISTRATIVE LAW--FIRE CHIEFS' EDITION, Public Safety Services Consortium, 1981.

**PUBLISHED INTERVIEWS OR QUOTES:**

(Only those known to me...)

“Do Patients Leave With Life-threatening Conditions?”, ED Nursing V8;N8:93 June 2005.

“EMTALA Issues”, E.D. Management, July 1999.

“Hospitals Review EMTALA Procedures in Wake of Ravenswood” The Risk Management Reporter, V 17, N 5, October 1998

NBC Dateline, March 17, 1996, (featured expert ref: duty to accept patient transfers)

"Latest patient transfer regulations raise concerns," HOSPITALS AND HEALTH CARE NETWORKS, 68(20):88 (Oct. 20, 1994)

"COBRA waters look no clearer after recent reversal," HOSPITALS, Feb. 20, 1993, p.60.

Lawyer's Alert, July, 1992.

HOSPITALS, May, 1992.

"Misconceptions about patient transfer laws are troubling, experts say," ED MANAGEMENT 4(1):1-4.

"Patient dumping decision stresses need for documentation," HOSPITAL ADMITTING MONTHLY, (Oct. 1991) 10(10):125-128.

HOSPITAL PEER REVIEW, July 1991, p.104-105.

"Attorney's fear patient transfer claims in malpractice cases", HOSPITALS, April 5, 1991, p.44-48.

"Anti-dumping law calls for Documentation", MEDICAL RECORDS BRIEFING, July 1990, 5(7):1,3.

"Patient Transfer--Sample Forms", EXCEL--THE QUALITY ASSURANCE QUARTERLY FOR THE EMERGENCY DEPARTMENT, 1(2):9-11.

"New patient transfer amendments pose problems for hospitals", HOSPITALS, April 20, 1990, p.46-49.

"Texas doctor fined in test of new federal anti-dumping statute", HOSPITAL RISK MANAGEMENT, November 1989, 11(11):140-142.

"Hospital Hit with COBRA Suit", JOURNAL OF THE AMERICAN BAR ASSOCIATION, November 1988, p.17-18.

"Emergency Patient Transfer", ILLINOIS MEDICINE, September 1988, p.1.

"Insurance and Liability", HOSPITALS, July 20, 1987, p.34.

#### PROGRAMS PRESENTED:

Does not include in-house hospital programs provided during visits for consulting purposes, risk and CME for insured clients, or associated with Plans of Correction.

---

EMTALA Update 2010, Emergency Physician Associates Annual Director's Meeting, May 2010, Waterloo, IA.

---

EMTALA: Violent ED Patients, Johnson Insurance Services LLC, (Webinar) Madison, WI, March 2010, November, 2009

---

Living With EMTALA, Reality And Trends For The Orthopedist, Arizona Orthopedic Society, Phoenix, AZ, May 2009.

---

FTC Red Flags, Johnson Bank, Green Bay, WI; Appleton, WI; Wausau, WI; February and March, 2009.

---

How to Use the New EMTALA Rules to Ease the On-Call Crisis — But Guard Against New Risks, Abaris Group, Walnut Creek, CA. (Webinar) May 2008.

---

EMTALA Risk Hotspots, 18<sup>th</sup> Annual New England Regional Healthcare Conference, Foxwood, CT, May 2008.

---

EMTALA Update 2008, Midwest Medical Insurance Company (MMIC) risk management programs: Des Moines, IA; Kearney, NE; Wisconsin Dells, WI; Sioux Falls, SD; April - May, 2008.

---

New Requirements In Blood Borne Pathogen Policies, Wisconsin Safety Conference, Wisconsin Safety Council, Wisconsin Dells, WI, April 2008.

---

Practical Risk Management In The Community Clinic, AZ Association of Community Health Clinics, Phoenix, AZ, February 2007.

EMTALA Hotspots 2007, Riley Hospital, Meridian, MS, October 2007.

---

EMTALA on the Front End, Fall Seminar, Iowa Healthcare Access Association, Sioux City, IA, October, 2007.

---

EMTALA Hotspots 2007, Quality Improvement Organization of Alabama, Birmingham, AL, 2007.

---

EMTALA Update 2007, Fall Risk Management Conference, Ohio Society for Healthcare Risk Managers, Marion, OH, September 2007.

---

Practical Risk Management In The Community Clinic, 14<sup>th</sup> Annual Region IX Management Training Conference, Kona, Hawaii, September 2007.

EMTALA and the Medical Staff, South Georgia Medical Center, Valdosta, GA, August 2007.

EMTALA and the Medical Staff, Indian Health Service, Rosebud, SD, August 2007.

---

EMTALA Policies and Procedures Bootcamp, Johnson Insurance Services, San Diego, CA, July 2007.

EMTALA Update 2007, Forrest General Hospital, Hattiesburg, MS, June 2007.

---

EMTALA Update 2007, Annual Director's Meeting, Emergency Practice Associates, Waterloo, IA.

EMTALA UPDATE 2007, AL-ASHRM, Montgomery, AL, March 2007.

EMTALA and The Medical Staff, Medical Center East, Birmingham, AL, January 2007.

Legal Issues For Medical Directors, Air Medical Physicians Association, Phoenix, AZ, September 2006.

EMTALA, Diversion, and ED Through-Put, Johnson Insurance Services, LLC., Phoenix, AZ, September 2006.

Medical Malpractice Hotspots, Fall Risk Management Seminar, Johnson Insurance Services LLC, Green Bay, WI, September 2006.

EMTALA for Rural and Critical Access Hospitals, Johnson Insurance Services, LLC, Omaha, NE July 2006

Medical Malpractice Hot Spots, St. Croix Medical Center, St. Croix, WI May 2006

EMTALA and the Medical Staff, 2006 , Biloxi Regional Medical Center, Biloxi, MS, March 2006.

EMTALA UPDATE 2006, Coastal Risk Retention Group, Birmingham, AL, March, 2006

EMTALA 2004: What Has Changed and What Hasn't, ProMutual Insurance Company, Waltham, MA, November 2004.

EMTALA 2004: What Has Changed and What Hasn't, Midwest Medical Insurance Company (MMIC), Sioux City, SD, November 2004.

EMTALA and the Medical Staff, Blessing Memorial Hospital, Quincy, IL, October 2004.

Liability Risks for Medical Staff, Wisconsin Association of Medical Staff Services, Elhart Lake, WI, October 2004.

EMTALA 2004: What Has Changed and What Hasn't, Biluxi Regional Hospital, Biluxi, MS, July 2004.

EMTALA Traps, University of Wisconsin Hospitals and Clinics, Madison, WI, March 2003.

EMTALA Medical Staff Issues, Blackhawk County Medical Society, Waterloo, IA, Feb. 2003.

EMTALA Traps, audio/web conference, University Hospital Consortium, January 2003.

Risk Management for Evolving Regulatory Liability, Wisconsin Chapter, Healthcare Financial Management Association, Sturgeon Bay, WI, May 2002.

Medical Records Confidentiality in Illinois, Lorman Seminars, Rockford, IL. April 2002.

EMTALA on On-call Physician Requirements, VHA-Atlanta, Atlanta, GA April 2002.

ED over-crowding, Diversion and Denial of Transfers, Frew Consulting Group Ltd. and Emergency Management Planning Group, Inc., Pittsburgh, PA, January 2002.

EMTALA Update 2001, Michigan Hospital Association Insurance Company, teleconference, June 2001.

EMTALA Answers 2001, Frew Consulting Group, Ltd., San Antonio, TX. May 2001.

EMTALA Update 2001, Midwest Medical Insurance, Des Moines, IA, South Sioux City, NE, and Omaha, NE, April 2001.

EMTALA 2001, Premier Insurance Group, Del Mar, CA, February 2001.

EMTALA Policy and Procedures Workshop, Frew Consulting Group, Ltd., Kansas City, Mo., July 2000.

EMTALA Policy and Procedures Workshop, Frew Consulting Group, Ltd., Dallas, TX, June 2000.

EMTALA Policy and Procedures Workshop, Frew Consulting Group, Ltd., Richmond, VA, June 2000.

Medical Staff Compliance and EMTALA, Iowa State Medical Society, Des Moines, IA, April, 2000

EMTALA Developments 2000, Iowa Chapter, American College of Emergency Physicians, Des Moines, IA, April, 2000.

Confronting COBRA, Midwest Medical Insurance, Grand Island, NE, September 1999

Confronting COBRA, Midwest Medical Insurance, Minneapolis, MN, September 1999

COBRA "Hotlist" 1999, University of Nebraska, Emergency Medicine Up-Date, September 1999.

COBRA Complainece, Medical Assurance, St. Louis, MO, August 1999.

COBRA Hot-List of Risks, Adventist Health Systems Risk Management Conference, Winter Park, FL, August, 1999.

COBRA and the Medical Staff, Martin Memorial Hospital, Stuart, FL, July 1999.

COBRA--Facing it Head-On, Kansas Hospital Association, Hutchinson, KS, July 1999.

COBRA and the Medical Staff, Forrest General Hospital, Hattiesburg, MS, July 1999.

COBRA Compliance, Midwest Medical Insurance,Scottsbluff, NE, June 1999

COBRA Update, Kansas Hospital Association, Kansas City, KS, May 1999.

Taking the Sting out of COBRA, Missouri Hospital Association, St. Louis, MO, March 1999.

COBRA and the Injured Employee, Daughters of Charity Health Sytem Annual Worker's Compensation program, Nashville, TN, February 1999.

COBRA Compliance, Missouri Hospital Association and Kansas Hospital Association, Kansas City, MO, February 1999.

COBRA Requirements, University of Missouri, Columbia, MO, January 1999.

COBRA and the Medical Staff, Hospital General Mononita, Aibonita, PR, January 1999.

COBRA and the Medical Staff, Washington Hospital, Fremont, CA, January 1999.

COBRA and the Medical Staff, Faith Regional Medical Center, Norfolk, NE, December, 1998.

COBRA and the Medical Staff, Antelope Valley Hospital, Antelope Valley, CA , December 1998.

COBRA and the Medical Staff, Fremont-Ridout Hospital, Yuba City, CA , November 1998.

COBRA and the Medical Staff, Columbia/HCA North, Houston, TX, November 1998.

COBRA and the Medical Staff, St. Cloud Hospital, St. Cloud, MN, November 1998.

COBRA Update: Risk and Responsibilities, video conference, Sisters of Charity of Leavenworth, Grand Junction, CO, November 1998.

COBRA Update: Risk and Responsibilities, St. Mary's Hospital, Knoxville, TN, November 1998.

COBRA Risk Issues Update, North Carolina Chapter, American Society of Healthcare Risk Management, Greensboro, NC, October 1998.

COBRA Update: Risk and Responsibilities, Mutual Assurance, New Orleans, LA, October 1998.

COBRA Realities 1998, North Carolina Chapter -- American Society of Healthcare Risk Management, Greensboro, NC, October 1998.

COBRA/EMTALA Risk Review, St. Paul Insurance, Orlando, FL, October 1998.

COBRA Site Review Guidelines: What Has Changed, What is the Same, Heartland Health Alliance, Bryan Memorial Hospital, Lincoln, NE, September 1998.

COBRA Update: Risk and Responsibilities, Mutual Assurance, Columbus, OH, September 1998.

COBRA: Medical Staff Update, Optima, Fairfield, CA, August 1998

COBRA: Avoiding the Bite, Optima, Pajoma, CA, August 1998

COBRA: Avoiding the Bite, Optima, Sacramento, CA, August 1998

COBRA/EMTALA Risk Control, St. Paul Insurance, Orlando, FL, August 1998.

COBRA/EMTALA Risk Control, St. Paul Insurance, Atlanta, GA, August 1998.

COBRA Update: Risk and Responsibilities, Mutual Assurance, Indianapolis, IN, August 1998

COBRA Update: Risk and Responsibilities, Mutual Assurance, Charleston, WV, August 1998

COBRA/EMTALA Risk Control, St. Paul Insurance, Hartford, CT, July 1998.

COBRA Update: Risk and Responsibilities, Mutual Assurance, Birmingham, AL, June 1998.

COBRA Update: Risk and Responsibilities, Mutual Assurance, Mobile, AL, June 1998.

COBRA/EMTALA Risk Control, St. Paul Insurance, Des Moines, IA, May 1998.

COBRA/EMTALA Risk Control, St. Paul Insurance, San Juan, PR, May, 1998.

COBRA/EMTALA Risk Control, St. Paul Insurance, Omaha, NE, April, 1998.

COBRA Realities, New Jersey Hospital Association, Princeton, NJ, April, 1998.

COBRA--Understanding the New Rules, Pennsylvania ACEP, Philadelphia, PA, April 1998.

COBRA/EMTALA Risk Control, St. Paul Insurance, Minneapolis, MN, April 1998.

COBRA Institute Seminar, Frew Consulting Group Ltd, Orlando, FL, March, 1998.

COBRA, Avoiding the Bite, Texas Chapter -- American College of Emergency Physicians, Houston, TX, November 1997.

COBRA: Current Issues, St. John's Hospital Alliance, Branson, MO, Oct. 1997.

COBRA and the Medical Staff, Palomar Hospital District, Escondido, CA, Oct. 1997.

COBRA and the Medical Staff, Madera Community Hospital, Madera, CA, Oct. 1997.

COBRA RISK MANAGEMENT ISSUES, St. Paul Insurance, Minneapolis, MN, Sept. 1997.

COBRA Workshop, Bryan Memorial Medical Center Alliance, Lincoln, NE, Sept. 1997.

COBRA and The Medical Staff, Thunderbird Samaritan Hospital, Phoenix, AZ, August 1997.

COBRA: Administrative Overview, Bryan Memorial Hospital Alliance, Lincoln, NE, May 1997.

The Coming IMPLOSION of Health Care, Indiana Medical Society, Region 6, Richmond, IN, May 1997.

COBRA Today, California Emergency Physicians, Monterey, CA, April, 1997.

Taming the COBRA, Arizona Chapter, American College of Emergency Physicians, Tempe AZ, April, 1997.

COBRA Medical Staff Requirements, Mt. Diablo Medical Center, Concord, CA, March 1997.

COBRA Medical Staff Requirements, Sutter Delta Medical Center, Antioch, CA., March, 1997.

Risk Management -- COBRA update, Program Beta, San Francisco and San Diego, CA, January 1997.

Can Your Hospital Survive COBRA and Managed Care? Northern California Healthcare Council, Walnut Creek, CA, January 1997.

COBRA, Managed Care, and ED operations, Fischer-Mangold Physician Director's Conference, San Francisco, CA, November 1996.

COBRA and Managed Care, St. Paul Insurance Risk Management Conference, New Orleans, LA, November 1996.

COBRA Risks and Responsibilities, Northeastern Healthcare Association Advanced Risk Management Forum, Cape Cod, MA, November 1996.

LEGAL LIABILITY AND TRAUMA NURSING, Trauma Nurse Specialist Program, OSF St. Anthony Hospital School of Nursing, Rockford, IL, October 1996.

COBRA RISKS AND RESPONSIBILITIES, Liability Insurance Company of Nevada (LICON), Reno, NV, October 1996.

COBRA RISK UPDATE, Michigan Hospital Insurance, Lansing, MI, August 1996.

COBRA vs. MANAGED CARE, St. Paul Insurance, Kansas City, MO., July 1996.

COBRA Compliance Update, East Texas Medical Center, Tyler, Tx, June 1996.

COBRA v Managed Care, Medical Liability Mutual Insurance Company Risk Management Seminar, New York City, June 1996.

COBRA and the Medical Staff, Risk Management Seminar, Employer's Reinsurance, Kansas City, March 1996.

COBRA HOT SPOTS, Niagara Falls Memorial Medical Center, Niagara Falls, NY, January 1996.

COBRA HOT SPOTS, St. Mary's Hospital, Port Arthur, Tx, January 1996.

Grand Rounds, Broward Memorial Hospital, Ft. Lauderdale, FL, January 1996.

COBRA and the MEDICAL STAFF, McCune-Brooks Hospital, Carthage, MO, January, 1996.

COBRA--DUTY TO REPORT, Samaritan Medical Center, Watertown, NY, Nov. 1995.

COBRA HOT SPOTS, Coastal Emergency Physicians, Ft. Lauderdale, FL, Nov. 1995.

COBRA HOT SPOTS, Florida Hospital, Orlando, FL, Nov. 1995.

COBRA HOT SPOTS, EMCARE, Inc., Dallas, Tx, Nov. 1995.

COBRA: PSYCHIATRIC PATIENTS, Healthcare Underwriters' Mutual, telephone conference, Oct. 1995.

COBRA RISKS TO HOSPITAL FINANCE, Oregon Association of Healthcare Financial Officers, Bend, OR, Sept. 1995.

COBRA IMPACT ON MENTAL HEALTH, State of Illinois Guardian and Advocacy Commission, Legal Forum, Chicago, IL, Sept. 1995.

COBRA UPDATE 1995, Program Beta, San Diego, CA, Reno, NV, and Walnut Creek, CA, July 1995.

COBRA UPDATE 1995, St. Vincent Hospital, Santa Fe, N.M., July 1995.

Risk Management Roundtables, seminar presentation by telephone, Healthcare

Underwriters Mutual, NY, 3 programs, May 1995.

Risk Management Roundtables, seminar participant by telephone, Healthcare Underwriters Mutual, NY, 4 programs, January 1995.

COBRA: New Developments, Farmer's Insurance Risk Management Forum, Visalia, CA, Nov. 1994.

COBRA Risks and Realities, Missouri Hospital Association, Lake of the Ozarks, MO, Nov. 1994.

COBRA vs. Managed Care, American Society of Healthcare Risk Management, Annual Meeting, Seattle, WA, Nov. 1994.

COBRA Update, Long Beach Memorial Hospital, Long Beach, CA., Oct. 1994.

COBRA Update, Antelope Valley Hospital, Brawley, CA., Oct. 1994.

COBRA FACTS AND FUTURE, consortium of hospitals, Buffalo, NY, Sept. 1994.

COBRA Survival Short Course, Frew Consulting Group Ltd., Dallas, Houston, Corpus Christi, June 1994.

COBRA Risks: What Now, What Next, Michigan Hospital Association Insurance Co., 1994 Risk Management Conference, Traverse City, MI, May, 1994.

COBRA Risks and Prevention, Adventist Health Systems 1994 Conference for Risk Managers and Administrators, Atlanta, GA, May, 1994.

COBRA Survival Short Course, Frew Consulting Group Ltd., Atlanta, GA, May, 1994.

COBRA Update, Program Beta, San Francisco, Ca., February, 1994.

COBRA Survival Short Course, Frew Consulting Group Ltd., San Francisco and Los Angeles, Ca., February, 1994.

COBRA Medical Staff Briefing, Memorial Hospital, Selinas, Ca., February, 1994.

COBRA Strikes, Hospital Underwriters' Mutual Insurance, Albany, NY., December 1993.

COBRA Strikes, Loss Control Seminar, New Mexico Physicians' Mutual Insurance, Santa Fe, NM, November 1993.

COBRA Strikes, Hospital Underwriters Mutual Ins., Syracuse, NY and Buffalo, NY, November, 1993.

COBRA Crisis 93, Frew Consulting Group Ltd., Chicago, IL, September, 1993.

COBRA Liability, Florida Hospital - Orlando, August, 1993.

The Sting of COBRA, Annual Emergency Medical Symposium, Altoona Hospital, Altoona, Pa. May, 1993.

Patient Treatment and Transfer Liability Under COBRA, National Health Lawyer's Association Healthlaw Update, Washington, D.C., May, 1993.

COBRA Strikes, Loss Control Seminar, New Mexico Physicians Mutual Liability Co., Albuquerque, NM, May, 1993.

COBRA Risk Management, Program Beta, San Diego, CA; Sacramento, CA; and Reno, NV, February, 1993.

COBRA Liability Issues, Hemett Community Hospital, Hemett, CA, January 1993.

COBRA Risk Management Forum, California Hospital Insurance (CHAIS), Ontario, CA, January 1993.

COBRA Crisis '93, Frew Consulting Group, Ltd., Rockford, IL, January 1993.

COBRA Compliance, Central NY Hospital Assn., Syracuse, NY, December 1992.

COBRA Litigation Trends, American Society of Healthcare Risk Managers (AHSRM), Los Vegas, NV, November 1992.

COBRA Physician Briefing, Premier Alliance, Waterloo, IA, October, 1992.

ED Group Business Continuity, EMAmerica seminar, Seattle, WA, September 1992.

COBRA/OBRA RISK MANAGEMENT ISSUES, Premier Alliance, Chicago, July, 1992.

COBRA/OBRA COMPLIANCE, (ARISCO), California, June, 1992.

COBRA/OBRA FOCUS GROUP, California Hospital Insurance (CHAIS), Sacramento, CA, June 1992.

COBRA/OBRA COMPLIANCE, University Medical Center, Las Vegas, NV, December, 1991.

COBRA/OBRA MEDICAL STAFF BRIEFING, St. Mary's Regional Medical Center, Reno, NV, December, 1991.

COBRA/OBRA MEDICAL STAFF BRIEFING, Washoe Medical Center, Reno, NV, December, 1991.

COBRA/OBRA RISK MANAGEMENT BRIEFING, Adventist Health Systems, Nashville, TN, October 1991.

COBRA/OBRA MEDICAL STAFF BRIEFING, Three Rivers Hospital, Three

Rivers, MI, September 1991.

PSYCHIATRIC PATIENTS AND COBRA, Rockford Memorial Hospital,  
Rockford, IL, June 1991.

COBRA/OBRA ISSUES IN RISK MANAGEMENT, Illinois Society of Hospital Risk  
Management, Champaign, IL, May 1991.

COBRA ISSUES FOR EMS PERSONNEL, Swedish American Hospital, Rockford, IL,  
May 1991.

COBRA/OBRA LIABILITY, Colorado Hospital Association, Denver, CO, February  
1991.

COBRA: PHYSICIAN BRIEFING, Chesapeake Hospital, Chesapeake, VA,  
November 1990.

COBRA 9121: PATIENT SCREENING AND TRANSFER, Virginia Hospital  
Association, Abingdon, VA, September 1990.

COBRA 9121: PATIENT SCREENING AND TRANSFER, Virginia Hospital  
Association, Richmond, VA, July 1990.

COBRA: FUTURE DEVELOPMENTS, Highland Park Hospital, Highland Park, IL,  
May 1990.

COBRA 9121: PATIENT SCREENING AND TRANSFER, Virginia Insurance  
Reciprocal, Richmond, VA, April 1990.

HOSPITAL AND PHYSICIAN LIABILITY: COBRA 9121, American Protestant Health  
Association, Denver, CO, March 1990.

FEDERAL PATIENT TRANSFER LEGISLATION, Carson-Tahoe Hospital, Carson  
City, NV, February 1990.

FEDERAL LIABILITY: PATIENT SCREENING AND TRANSFER, Virginia Hospital Association, Richmond, VA, November 1989.

FEDERAL LIABILITY: PATIENT SCREENING AND TRANSFER, St. Mary's Regional Medical Center, Reno, NV, October 1989.

PATIENT TRANSFER LIABILITY, Alabama Hospital Association, Birmingham, AL, March 1989.

COBRA AND EMS LIABILITY, Good Samaritan Hospital, Downer's Grove, IL, March 1989.

MEDICAL MALPRACTICE MOCK TRIAL, Springfield, IL, June 1988.

EMERGENCY MEDICAL LEGAL ISSUES, Chicago, IL, 1985, 1986, 1987, 1988.

PATIENT TRANSFER LIABILITY--COBRA 9121, Second Annual Health Law Seminar, Illinois Institute of Continuing Legal Education, Chicago, IL, November 1987.

COBRA 9121, National Health Lawyers' Association Annual Program, New Orleans, LA, May 1987.

COBRA 9121 SEMINAR, Orlando, FL; Chicago, IL; Denver, CO; Corpus Christi, TX; San Francisco, CA; St. Louis, MO; 1987.

LEGAL ISSUES IN HELICOPTER TRANSPORT, Omniflight Conference, Schaumburg, IL, 1986.

MALPRACTICE LIABILITY MOCK TRIAL, University of Illinois College of Medicine, Rockford, IL, 1985.

MALPRACTICE LIABILITY, Office for Family Practice Residency Program,  
University of Illinois College of Medicine, Rockford, IL, 1984.

EMERGENCY MEDICAL SERVICES AND THE LAW, more than 50 course  
presentations of this program in 23 states, 1972-date.