



# If we could talk...

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### Avoid the pitfalls of insuring physicians.

By Nicholas L. Bozzo

If you and I could talk, I would tell you that physician coverage for behavioral healthcare or social services organizations might just be the most important coverage. Yet, many carriers include specific requirements / exclusions that can create concern for agents and clients alike.

**Required Scheduling:** This onerous feature mandates that each time a new physician is hired, contracted, or volunteers the insurance company must be notified first. Otherwise, said physician is not covered. Nor is the named insured covered for any liability that physician causes. There is substantial work involved to complete an application for each new physician, then schedule that doctor on an existing policy and pay any additional premium due. In the course of a busy day, these tasks could easily be forgotten and only remembered after it's too late.

**Malpractice Coverage Required:** In this case, a physician is only covered if he/she provides proof of an existing malpractice policy, and many policies require minimum limits of \$1 million. Again, potential pitfalls are significant: What if proof is missing when the policy is written? What if the physician's policy lapses or limits are lowered? What exactly does the individual's malpractice policy cover -- will gaps be an issue? And the real crux of the issue: if a physician is already employed and treating patients, the organization is already paying for coverage. Why buy a separate malpractice policy?

**Coverage Exclusions for Interns, Residents and/or Volunteers:** Organizations that *don't* have these individuals are rare so excluding them from coverage is inexcusable.

If we could talk, I would remind you that at Negley Associates, agents and clients are relieved of all these concerns. In fact, the way we manage coverage for physicians is a major component of the Negley Associates difference. We do *not* require physician scheduling or individual malpractice policies. All physicians (employed, contracted, temporary substitutes, and/or volunteers) are covered. And all interns, residents and/or volunteers are automatically included on every policy we issue.



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