



## **MORE PROTECTION THAN YOU MAY THINK**

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Are you getting the most out of your Professional Liability Insurance Policy?

Most physicians purchase professional liability (malpractice) insurance coverage to protect their assets and reputation in the event a claim is made against them for providing or failing to provide professional services to a patient. While this is extremely important, many of the policies offer so much more – most of the time without an additional cost to the physician.

Many of the policies today include defense coverage for proceedings instituted against a physician arising out of their professional practice from state and federal organizations such as the Board of Medicine, Agency for Healthcare Administration (AHCA), Occupational Safety and Health Administration (OSHA), and allegations of Medicare and Medicaid fraud and abuse.

If you're looking for risk management programs and/or assistance there may be no need to hire an outside consultant as these services may very well be available through your professional liability insurance company at no cost including: office assessments; continuing medical education programs (on-site and on-line); review of health records (paper files and electronic health records); review of HIPAA compliance plan and annual education program; and, office staff educational programs. Most of the companies also provide periodic risk management newsletters to keep the medical practice up to date on the latest regulatory issues and tips on reducing and/or eliminating risk in their medical practice.

Have you ever had a patient that you just didn't know how to deal with due to non-compliance, unruly behavior, or threatening comments? Have you ever wondered how you should chart a particular event with a patient? Most of the professional liability insurance companies offer telephone consultations to provide you with assistance during these trying times. There is generally no cost for these consultations and they may very well provide you with the guidance you need to avoid a claim in the future.

Some policies include protection (including defense and fines & penalties) for unintentional physician billing errors and omissions. Other policies include protection for information privacy breach, electronic data recovery, and regulatory violation as part of their standard policy.

The next time an issue comes up in your office that would generally require hiring legal counsel or an outside consultant first check with your professional liability insurance carrier and/or agent – the protection you need may already be there!

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