

## Medical Malpractice Coverage for Telehealth Services

\*\*The ACR provides the following information for educational purposes only. Members should verify coverage with their carrier\*\*  
*updated 3.27.2020*

Company	Coverage for Telehealth	Website
The Doctors Company	<b>Yes</b> , comply with state licensure laws for physician's physical location and patient's physical location. The Doctors Company will follow any license expansion provided by state and federal governments.	<a href="https://www.thedoctors.com/articles/covid-19-faqs/">https://www.thedoctors.com/articles/covid-19-faqs/</a>
Coverys	<b>Yes</b> , As long as the applicable policy contains no limited coverage endorsement or coverage restriction and all other terms and conditions have been met, Coverys' standard medical professional liability (MPL) policy will respond to allegations related to professional services performed worldwide, contingent upon the suit being filed in the US or its territories. Such coverage is reliant on proper licensure in the state or states where service is offered.  Federal and state telemedicine-related licensure requirements are evolving rapidly during this crisis, and it is important for providers to be aware of their own licensure circumstances and requirements for practicing in other states.	<a href="https://www.coverys.com/Information/COVID-19-Coronavirus">https://www.coverys.com/Information/COVID-19-Coronavirus</a>
Medical Protective (MedPro Group)	<b>Yes</b> , as long as those patients are located in a state(s) in which you are authorized or licensed to practice, even if your practice in that new state is being conducted under an applicable federal or state waiver.	<a href="https://www.medpro-covid-19.com/">https://www.medpro-covid-19.com/</a>
Medical Liability Mutual Insurance Co	<b>Yes</b> , MLMIC will cover you for potential claims arising from medical services delivered using telemedicine subject to the terms, conditions, and exclusions of your policy if: <ul style="list-style-type: none"> <li>• You are licensed in the state where the patient is being treated. <ul style="list-style-type: none"> <li>o This includes states with licensure reciprocity with New York;</li> <li>o The temporary waiver of requirements that out-of-state providers be licensed in the state where they are providing services when they are licensed in another state (this applies to both Medicare and Medicaid); and</li> <li>o Any future Federal regulation that will allow doctors and other medical professionals to practice across state lines, even if they are not licensed to practice in a particular state;</li> </ul> </li> <li>• You are practicing within the scope and specialty listed on your declaration page.</li> </ul>	<a href="https://www.mlmic.com/covid-19">https://www.mlmic.com/covid-19</a>

NORCAL Mutual	<b>Yes</b>	<a href="https://www.norcal-group.com/pandemic/covid19-faq">https://www.norcal-group.com/pandemic/covid19-faq</a>
MAGMutual Insurance Co	<b>Yes</b> , confirm licensure requirements in state where patient is located and obtain and document the patient's informed consent for telehealth services	<a href="https://www.magmutual.com/learning/article/telehealth-practices-during-coronavirus-covid-19-outbreak">https://www.magmutual.com/learning/article/telehealth-practices-during-coronavirus-covid-19-outbreak</a>
ISMIE Mutual Insurance Co	<b>Yes</b> , as long as patients are located in states where physician is licensed, and have been reported to ISMIE. If adding a new state of practice, contact broker or ISMIE underwriting staff. HHS 1135 waivers of licensing requirements applies only to federal programs. Verify state emergency declarations and details on licensing waivers.	<a href="https://www.ismie.com/covid-19/">https://www.ismie.com/covid-19/</a>
ProAssurance	<p>Virtual visits and telehealth are covered under the ProAssurance policy within the scope of your practice and employment with the policyholder (likely your group or employer).</p> <p>If you wish to expand virtual visits and telehealth activities beyond your current employment, you may need additional coverage. Please contact your agent or service representative to confirm coverage when expanding virtual visits beyond your current practice situation.</p> <p>ProAssurance will waive the telehealth application and any additional premium associated with the telehealth exposure for up to four weeks, due to the pandemic. Insureds and agents are asked to notify the Company of each circumstance for file documentation.</p> <p>Since your policy may contain endorsements modifying the general rule, please review your specific policy to determine your coverage for telemedicine/virtual visits, and contact a service team member or your agent for specific policy questions regarding coverage.</p>	<a href="https://www.proassurance.com/covid-19/#Telemed">https://www.proassurance.com/covid-19/#Telemed</a>
Mutual Ins Co of Arizona	<b>Yes</b> , The MICA policy provides coverage to our insureds for patient treatment, including telemedicine, that is within the scope of the health care professional's medical practice. The health care professional needs to be aware of state licensing requirements if they are treating patients in states other than where they are currently licensed. The MICA Policy will apply to covered occurrences for insureds providing telemedicine services to patients located in Arizona, Utah, Nevada and Colorado. Be advised that you must be properly licensed in the state in which you practice and the state in which the patient resides. Should your practice extend beyond Arizona, Utah, Nevada and Colorado, please contact customer service at (602) 808-2111 to discuss your situation further.	<a href="https://www.mica-insurance.com/ContentData/WhatsNewDetail/0db770f7-6404-425d-8665-0dd5205d795f">https://www.mica-insurance.com/ContentData/WhatsNewDetail/0db770f7-6404-425d-8665-0dd5205d795f</a>