

Title: GME Medical Professional Liability Insurance	*Applicable to: Beaumont Health	Effective Date: 05/23/2019
		Last Periodic Review Date: 05/23/2019
Policy Owner: Graduate Medical Education Committee	Document Type: Policy	Functional Area: Human Resources

***For This Document, Beaumont Health Includes:**

- Beaumont Corporate Shared Services
- Beaumont Hospital, Dearborn
- Beaumont Hospital, Farmington Hills
- Beaumont Hospital, Grosse Pointe
- Beaumont Hospital, Royal Oak
- Beaumont Hospital, Taylor
- Beaumont Hospital, Trenton
- Beaumont Hospital, Troy
- Beaumont Hospital, Wayne
- Beaumont Medical Group

I. PURPOSE

To provide guidance related to Medical Professional Liability Insurance for residents and fellows.

II. POLICY

- A. **Scope:** Beaumont Health provides coverage for claims and related defense costs that arise out of the rendering or failure to render medical professional services to a patient while performing duties within the scope of the residency or fellowship program for which they are employed by Beaumont. Coverage is also provided for service approved in writing by BH.

- B. **Limits:** Beaumont is self-insured for this exposure and limits are not expressly stated. The coverage and limits provided are the same for all Beaumont employed professional staff, including physicians, residents and fellows. Limits of up to \$1,000,000 per claim and \$3,000,000 annual aggregate can be evidenced as required, but typically \$200,000/\$600,000 is evidenced.

- C. **Type:** Coverage is provided on a claim made basis which provides coverage for covered events that occur during employment and are reported during the policy period. Beaumont will provide extended reporting or tail coverage at no cost to the employee. Coverage extends regardless of the date a claim is filed.

- D. **Term:** The coverage begins on the employment date and ends on the date employment ends with Beaumont.

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E. **Exclusions:** As with all insurance, exclusions and limitations apply. Liability coverage does not cover:

1. Elective Rotations outside of Michigan
2. Moonlighting outside of Beaumont Health
3. International (non-USA) rotations and patient care activities
4. Performing non-program-required volunteer medical services
5. Performing medical services not required or approved in writing by BH

F. **Insurance Policy #:** BH 2099

III. ROTATIONS OUTSIDE BEAUMONT HEALTH

A. **Required Rotation:** The short-term experience **is essential to meet accreditation requirements and is not available within Beaumont** or at a local Beaumont physician site established by the training program.

1. **In Michigan:** Professional liability is provided.
2. **Outside Michigan:** Medical professional liability insurance **MAY BE** provided by Beaumont, with approval of Graduate Medical Education (GME) and Risk Finance & Insurance. Some states and counties may be excluded.

B. **Elective Rotation:** The short-term experience is valuable to the resident or fellow, but is **not essential** to meet accreditation requirements.

1. **In Michigan:** Professional liability is provided, with approval of Graduate Medical Education leadership.
2. **Outside of Michigan:** Medical professional liability insurance is **NOT** provided. Liability insurance may be obtained:
 - a. Provided by the Rotation site.
 - b. Purchasing individual coverage. The following sources are provided:
 - i. <http://www.hpsso.com/individuals/professional-liability/physicians-request-a-quote>
 - ii. <https://www.amsa.org/members/benefits/malpractice-insurance/>

IV. VOLUNTEER MEDICAL SERVICES

A. Consistent with Beaumont's Mission and Vision, employees are encouraged to volunteer their personal time by providing medical services that support local not-for-profit medical related organizations and camps.

B. Providing volunteer services is outside the scope of GME Program and employment duties. Therefore, those volunteer services are not covered by Beaumont.

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C. To encourage residents and fellows to volunteer, Beaumont will defend and indemnify residents and fellows for medical professional liability claims in excess of all other coverages, protections, or immunities up to \$200,000 per claim and \$600,000 annual aggregate that arise out of approved volunteering activities at a not-for-profit organization or camp pursuant to the following conditions:

1. The volunteer activities must be disclosed to and approved in writing by:
 - a. The Program Director,
 - b. Community Affairs, AND
 - c. The Regional Director of GME or Medical Education
2. The volunteer activities must be strictly personal in nature without any fringe benefits, compensation, workers' compensation coverage, insurance coverage, mileage reimbursement, etc.
3. Throughout the duration of the volunteer activities, the resident or fellow must be in good standing and not have received any compensation or consideration for the volunteer service.

D. Residents and fellows must complete the Application for **Medical Professional Liability Coverage for Approved Volunteer Activity** form. The completed and approved form must be submitted in advance to [Beaumont Health Risk Finance & Insurance](#).

V. REFERENCES

Accreditation Council for Graduate Medical Education (ACGME) Institutional Requirements, Sections IV.A.3.a, IV.B.2.e and IV.E

VI. APPROVALS

Approved by the Beaumont Health Graduate Medical Education Committee (GMEC), April 30, 2019