

Hartford HealthCare's Independent Physician Insurance Program

COVID-19 Coverage FAQs

The FAQ responses below are intended to apply for circumstances arising from the COVID-19 pandemic and are subject to revision as circumstances evolve. Please note all coverage is subject to actual policy terms and conditions.

Am I covered for patient claims involving COVID-19, including the unintentional transmission of the novel coronavirus?

Yes, we expect most patient claims alleging professional negligence relating to COVID-19 would be covered depending on the circumstances.

Will my coverage remain in force if I suspend some or all of my practice (e.g., elective and non-urgent procedures) pursuant to recommendations from the CDC, federal, state & local governments, healthcare accreditation organizations, licensure boards, and medical & professional associations – even if those entities provide differing recommendations?

Yes. You do not need to notify us about such temporary changes.

Will my coverage remain in force if I continue to practice despite recommendations to suspend some or all of my practice (e.g., elective and non-urgent procedures) from the CDC, federal, state & local governments, healthcare accreditation organizations, licensure boards, and medical & professional associations – even if those entities provide differing recommendations?

Yes, your coverage will remain in effect if you continue to practice despite recommendations to the contrary.

What happens if I am unable to make my monthly premium payment due to a reduction of my income as a result of COVID-19 developments?

We recognize that many practices may be experiencing hardships and having cash flow issues as a result of COVID-19 developments. In order to ease the financial burden faced during the COVID-19 pandemic, the obligation to pay monthly premium payments will be deferred until July 1, 2020 for all participants in the Program. After July 1, any additional outstanding amounts will be spread over the remainder of the year.

What if my practice is still significantly curtailed after July 1 as a result of the COVID-19 developments?

We are committed to providing the greatest amount of assistance possible during this crisis. If after July 1, you are still encountering significant financial hardships and lack of cashflow, please contact Mike Kane, Director of Insurance, at 860-972-4040, to further review and assess your case.

If I am limiting or reducing my surgeries, can I expect a reduction in premium?

We can evaluate changes to your exposure and determine whether or not a change in premium is warranted. Please reach out to either the Director of Insurance at Hartford HealthCare, Mike Kane at 860-972-4040, or the Program Administrator at Marsh, Sharon Daust, at 1-248-945-5328, to discuss your specific situation.

Will my coverage remain in force if I temporarily convert some or all of my existing practice to telemedicine or virtual office visits for existing and/or new patients?

Yes, as long as those patients are located in a state(s) in which you are authorized or licensed to practice, or if your practice in that new state is being conducted under an applicable federal or state waiver.

Will my coverage remain in force if I am temporarily practicing in/from a different physical location (e.g., another facility, office, parking lot, temporary testing center)?

Yes, as long as those patients are located in a state(s) in which you are authorized or licensed to practice, or if your practice in that new state is being conducted under an applicable federal or state waiver.

Will my coverage remain in force if I am asked to temporarily provide care outside my specialty or scope of practice and do so?

In order to help us review your situation, please contact the Director of Insurance at Hartford HealthCare, Mike Kane at 860-972-4040, or Program Administrator at Marsh, Sharon Daust at 1-248-945-5328, to obtain approval for such temporary changes.

If I have to bring on providers from out of state who may not be licensed in Connecticut but allowed to temporarily practice pursuant to the licensure waiver issued by the State of Connecticut, will the coverage that applies to my practice extend to these temporary providers?

Yes. We have a process in place to expedite the issuance of certificates of insurance for these circumstances so that these providers can begin supporting your practice right away. Contact Sharon Daust or Mike Kane to provide the names and other pertinent details for each physician in order to put the coverage in effect and issue the certificate of insurance.

What is the policy when I am on leave or if I leave for a period of time to take care of a family member as a result of the COVID-19 situation?

Physicians or mid-level providers who take a leave of absence may be entitled to a suspension of their premium for the period.

Will my policy provide coverage if we rehire retired or inactive doctors, advanced practice providers and staff?

Such individuals must reapply for coverage to take effect. They can apply via this link: <https://hartfordhealthcare.org/health-professionals/professional-liability-insurance/join-program>

Will my policy provide coverage for individuals who volunteer at my practice?

Yes, insured physicians and midlevel health care providers are covered for volunteer work they may perform outside their normal job duties. Also, any authorized volunteer worker, other than the health care provider, are also covered but only while acting within the scope of their volunteer duties. If a physician or midlevel health care provider is not currently an insured under the Program, they must apply for coverage in order to be added to the policy. They can apply via this link: <https://hartfordhealthcare.org/health-professionals/professional-liability-insurance/join-program>.

Will my policy provide coverage for volunteer work I do elsewhere in response to the COVID-19 pandemic?

Yes. As long as the work you are volunteering to perform is consistent with your training.

Do you provide business interruption or crisis management coverage for losses incurred from COVID-19?

No. The medical professional liability policy does not provide business interruption or crisis management coverage.

If my nurse or other non-physician healthcare professional offers services outside our practice, will they continue to be covered under our policy?

Yes, coverage will apply if they are still acting under the scope and direction of an insured physician within your practice; otherwise, they should seek coverage from the facility or practice for which they are offering services.

Do I need to maintain my liability insurance in light of the recent HHS declaration granting limited immunity from liability for certain providers treating COVID-19 patients?

Yes, you should continue to maintain your liability insurance. While the scope of the HHS declaration is subject to interpretation, it does not appear to broadly grant providers immunity from professional liability for most actions related to COVID-19. Pursuant the Public Readiness and Emergency Preparedness Act (PREP Act), only “Covered Countermeasures” may be immune from liability, and there is uncertainty about the scope of this law. The below link provides additional information pertaining to the Prep Act:

<https://www.federalregister.gov/documents/2020/03/17/2020-05484/declaration-under-the-public-readiness-and-emergency-preparedness-act-for-medical-countermeasures>.

For additional information, you may contact:

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