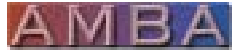


MEDICAL BILLERS AND CODERS PROFESSIONAL LIABILITY COVERAGE



Offered through: **American Medical Billing Association**

Coverage provided by: **Darwin Professional Underwriters**

Administered by:

Rockwood Programs, Inc.

4001 Miller Road,

Wilmington, DE 19802-1999

(800) 558-8808 Fax: (302) 765-6037

www.rockwoodinsurance.com

You might wonder, “as a medical biller or coder, am I really at risk for a loss?” ABSOLUTELY!

While a medical biller or coder is not actively engaged in diagnostic or direct patient care, the services you provide have some impact on the administration or oversight of medical care. As such, you have some contingent bodily injury exposure for which you need coverage.

On one hand, medical billers and coders are unique in that you do not require a medical malpractice policy, as a medical provider would. On the other hand, you may not be able to find adequate coverage for your exposures in a typical miscellaneous professional liability or E&O policy. That’s why Darwin has created a hybrid policy that provides professional liability coverage for members of the American Medical Billing Association.

Below are just two scenarios that could result in a claim against a medical biller or coder.

Claims Examples

Example 1

A medical biller was retained by numerous physician practice groups. Normally the biller worked from home. On occasions when the biller worked offsite, a laptop computer was used. On one trip, the biller’s laptop was stolen. State law required notification by certified mail to all impacted individuals when security around certain confidential information was breached. Total cost for this notification exceeded \$11,000, and the physician groups demanded that the biller reimburse them. Two of the notified parties responded through counsel. Each threatened their physician group with a lawsuit if there were any adverse consequences, including identity theft, from the loss of their confidential information. The physician groups notified the biller that if the patients pursued them, they would pursue the biller for indemnification.

Example 2

An independent contractor provided billing & coding services for a group of child, adolescent, and adult psychiatrists. Two unrelated patients, a teen and an adult, had the same last name. The biller miscoded the accounts, and each received the other’s bill. The stepfather of the teen and the adult patient, were both local businessmen in the restaurant business. Six months after the billing error, the restaurant owned by the adult patient closed, and bankruptcy was filed. The owner/patient filed suit against the doctor’s group, the biller, and the other restaurant owner contending that the restaurant failed because of “malicious gossip” that the owner was under treatment for a serious psychiatric condition. The evidence eventually showed that the restaurant was having serious financial problems for a long time, and that the stepfather had never mentioned anything regarding his competitor’s medical condition. The medical biller’s legal fees were approximately \$4,000. However, the insurers for the doctor group and stepfather indicated that they intended to pursue subrogation claims for an additional \$14,000 in defense costs. The biller resolved these additional demands by agreeing to pay \$2,500 per year for the next four years.

Coverage Highlights

- Named perils policy (“covered” services can be customized to fit your exact needs)
- Contingent bodily injury coverage
- \$25,000 punitive damages sublimit (within the policy limits—where applicable by law)
- Prior acts coverage available

Limits/Terms *(Flexible limit options are available)*

- Defense costs inside the limits of liability
- As a member of the American Medical Billing Association, the following options are available:

All premiums shown below assume a \$1,500 retention per claim. Coverage is written on a surplus lines basis.

	SELECT	LIMIT OF LIABILITY	PREMIUM	Surplus Lines Taxes	Annual Fee	TOTAL DUE Premium+Tax+Fee
OPTIONS FOR CERTIFIED MEMBERS ONLY*	<input type="checkbox"/>	\$500,000 / \$500,000	\$ 960.00	\$48.00	\$50.00	\$1,058.00
	<input type="checkbox"/>	\$500,000 / \$1,000,000	\$1,150.00	\$58.00	\$50.00	\$1,258.00
OPTIONS FOR NON-CERTIFIED MEMBERS ONLY*	<input type="checkbox"/>	\$500,000 / \$500,000	\$1,200.00	\$60.00	\$50.00	\$1,310.00
	<input type="checkbox"/>	\$500,000 / \$1,000,000	\$1,440.00	\$72.00	\$50.00	\$1,562.00

***To qualify as a certified member, you must have passed the AMBA Certification Exam, and be current on any necessary continuing education requirements to maintain certification.**

For specific questions regarding this product, please contact:



ROCKWOOD PROGRAMS, INC.

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Darwin is a subsidiary of Alleghany Insurance Holdings LLC, whose parent company, Alleghany Corporation, is publicly traded on the New York Stock Exchange (ticker symbol ‘Y’). Coverage is issued on Platte River Insurance Company, Capitol Specialty Insurance Corporation, Capitol Indemnity Corporation, and Darwin National Assurance Company paper. Darwin underwrites D&O and E&O liability insurance for public and private companies, health care risks, and a broad range of professional classes. On the Internet, Darwin can be found at www.darwinpro.com.