

Paramedics Professional Liability

This rapidly emerging classification of healthcare provider poses a significant challenge for professional liability insurance underwriters.

The definition of paramedics include the following...nurse midwife, nurse anesthetist, nurse practitioner, physician's assistant, surgeon's assistant, per fusionist, optometrist, emergency medical technician, and any other person licensed, certified or authorized to deliver an advanced level of health care in the absence of direct supervision by a licensed physician.

Commencing with renewal of insurance March 1, 2008, the following are required to maintain insurance for compliance with the Indiana Medical Malpractice Act: CRNA, Nurse, Practitioner, and Optometrist.

If the paramedic is an employee of a hospital, surgery center or physician, underwriters *may* include protection without additional premium.

Underwriters *may* require an application for the employed paramedic and protection *may* be excluded unless the application is completed and the paramedic added to the policy by name.

If the paramedic is an independent contractor, it is essential that you secure a certificate of insurance including compliance with the Indiana Medical Malpractice Act.

John R MacLennan CPCU RPLU/ MacLennan & Bain Insurance/ January 2008