

Tele Medicine



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Tele Medicine poses a significant presents a challenge for Indiana professional liability insurance underwriters.

First is determining if the out of state Tele Medicine provider is a licensed and qualified Indiana Healthcare provider.

Another consideration is whether the provider's professional liability insurance is in compliance with our Indiana Medical Malpractice Act; underwriters will not approve a provider who is domiciled in a state where they are licensed to do business.

Protection under your policy of insurance *may* include a limitation or an exclusion of the vicarious risk exposure presented by a Tele Medicine provider, who does not meet these qualifications.

A risk management review of the contract is essential to confirm that it does not contain an additional insured, indemnification or hold harmless agreement, i.e., these contractual conditions are specifically excluded by your Indiana policy of insurance.

Please submit Tele Medicine contracts for risk management review and underwriting approval in addition consulting with your attorney.

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