

GUIDE TO INSURANCE COVERAGE FOR MEDICAL PROFESSIONALS DURING THE COVID-19 PUBLIC HEALTH EMERGENCY

I AM A PHYSICIAN WHO WOULD LIKE TO HELP WITH THE CURRENT PUBLIC HEALTH EMERGENCY AND THE CORRESPONDING SURGE IN THE NEED FOR MEDICAL PROFESSIONALS. CAN I GET LIABILITY COVERAGE?

Wisconsin Health Care Liability Insurance Plan (WHCLIP) will provide primary medical care liability coverage to providers seeking insurance who meet the following criteria:

1. Physicians who are permanently or temporarily licensed in Wisconsin and whose existing primary malpractice insurance policies either do not comply with ch. 655, Wis. Stats., or do not cover Wisconsin practice specific to the health emergency.
2. Physicians who are permanently or temporarily licensed in Wisconsin, whose existing primary malpractice insurance policies do not comply with the requirements of s. 655.23(3)(a), Wis. Stat., but are issued by an insurer that is authorized in a jurisdiction accredited by the National Association of Insurance Commissioners, and whose practice cover Wisconsin patients during the period of the health emergency.
3. Retired physicians with an active Wisconsin license who return to practice specific to the health emergency. Retired physicians whose licenses have expired may contact the Department of Safety and Professional Services regarding expedited renewal process for the health emergency.

I AM A PHYSICIAN WHO IS CURRENTLY COVERED BY WHCLIP, BUT I HAVE BEEN UNDERWRITTEN OR RATED FOR A DIFFERENT PRACTICE CLASSIFICATION?

WHCLIP will provide coverage to current WHCLIP insureds who wish to provide medical care assistance to Wisconsin entities responding to the COVID-19 health care emergency even though the physician has been underwritten and rated for a practice classification that providing COVID-19 medical care would otherwise put the physician out of coverage compliance.

WHAT WHCLIP UNDERWRITING REQUIREMENTS ARE APPLICABLE FOR PROVIDING COVID-19 COVERAGE?

- Coverage will be limited to the insured providing medical care that is in direct response or facilitation of medical care to address the COVID-19 health care emergency.
- The coverage will be offered for terms of one, two, or three months.
- Applications for coverage will be required for all physicians who are not current WHCLIP insureds.
- Payment of premium will be required before coverage is effective, subject to certain and current applicable WHCLIP rules.

WHAT IS THE COST OF A WHCLIP HEALTH CARE LIABILITY INSURANCE POLICY?

WHCLIP coverage is typically \$250 per month. One-month premium is \$250; two-months is \$500; and three-months premium is \$750.

Premium paid for COVID-19 pandemic response policies is fully earned on the effective date of the coverage and no refund of premium will be made in the event the policy is canceled before the end of the policy's term.



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HOW WILL THE INJURED PATIENTS AND FAMILIES COMPENSATION FUND (IPFCF) ASSESS FOR SPECIAL COVERAGE?

Certificates filed with provider type 55/ISO code 99999 will generate a fund assessment at a flat rate of \$100. The flat rate of \$100 will apply to fund coverage for the period of the health emergency only. There will be no proration of fund fees based on the policy term of the certificate if it should be shorter than the health emergency. No fund coverage will be provided for any time before or after the health emergency period should the policy term of the certificate exceed the health emergency period.

WHAT IS THE COST FOR COVERAGE UNDER THE INJURED PATIENTS AND FAMILIES COMPENSATION FUND (IPFCF)?

The cost of IPFCF is a \$100 flat fee for the duration of the COVID-19 crisis.

WHO DO I CONTACT WITH QUESTIONS ABOUT IPFCF?

If you have questions regarding this special coverage, please call 608.266.6830 or email ociipfcf@wisconsin.gov.

WHO DO I CONTACT REGARDING WHCLIP APPLICATIONS OR QUESTIONS?

Vicky Robinson: vrobinson@wausaumms.com

Char Koziel: ckoziel@wausaumms.com

WHCLIP Fax: 715.841.1697

ADDITIONAL RESOURCES:

IPFCF FAQ – oci.wi.gov/Documents/Consumers/IPFCF_NoticeToInsurers_COVID.pdf

IPFCF admitted carriers list – oci.wi.gov/Pages/Funds/IPFCFAuthorizedWisconsinCarriers.aspx

WHCLIP – oci.wi.gov/Pages/Funds/IPFCFWisconsinHealthCareLiabilityInsurancePlan.aspx

WI Med Society – www.wismed.org/wisconsin/

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HAVE AN INSURANCE COMPLAINT OR PROBLEM?
CONTACT US AT 1-800-236-8517 OR [OCI.WI.GOV](https://oci.wi.gov)