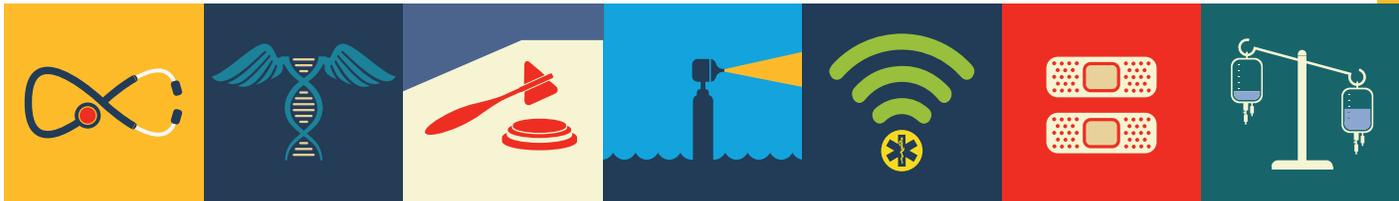


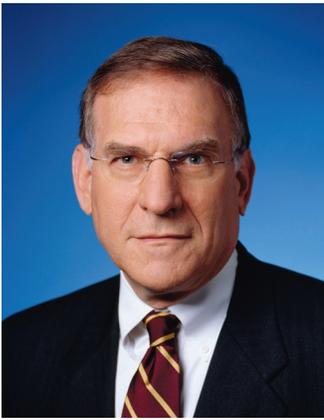
# THE DOCTOR'S ADVOCATE



## SPECIAL ISSUE: COVID-19

**APRIL 2020**

- ▶ Message from the Chairman
- ▶ No-Cost Coverage for Physician Volunteers
- ▶ Premium Payments and Deferrals
- ▶ Telehealth Information and Resources
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## FROM THE CHAIRMAN

# SERVING YOU AS YOU CARE FOR US

As COVID-19 continues to spread throughout the communities where we all live and work, *our mission to advance, protect, and reward the practice of good medicine is more important than ever.* Our members are on the frontlines of this pandemic, providing medical care, insight, and comfort at a time when it is desperately needed. Today, tomorrow, and every day, The Doctors Company will be prepared to respond to your needs—from questions about patient safety and best practices, to advocating rational health policy, and protecting you from the scourge of malpractice litigation. We will continue to provide 24/7 consultation services to you even as we strive to keep our employees safe.



Today, tomorrow, and every day, The Doctors Company will be prepared to respond to your needs.

### Uninterrupted Service—In New Ways

We have instituted new ways of being there for you, just as you have for all of us. In keeping with current public policy, many of our employees will be working from home for at least the next several weeks. We have all the necessary technology in place to make this possible without significant interruptions in service.

Our 18 offices around the country will remain open as long as local authority permits, but staffing is limited and in-person visits are discouraged. Our systems are running normally so you can still reach your contacts at The Doctors Company using the same email addresses and phone numbers.

### Your Policy Covers Telemedicine

If your practice is considering offering more virtual patient visits in light of COVID-19 and you wonder about potential medical liability, *we have you covered.* The Doctors Company's medical professional liability policy does not draw any distinction between traditional care and telemedicine. Access our COVID-19 Telehealth Resource Center at [thedoctors.com/covid19telehealth](https://thedoctors.com/covid19telehealth).

### Premium Payments and Deferrals

What if your premium and deductible payments are impacted? Policy cancellation and premium installment due dates will be adjusted if your practice has been disrupted by COVID-19.

To ensure there is no break in coverage if you are unable to make payments due to the national emergency, please call us at 800.421.2368, press 1 for Member Services, then 1 again for Billing.

### Retired and Returning to Practice—Your Tribute Award and Tail Coverage Are Safe

If you are a retired member of The Doctors Company and are returning to practice to help in the emergency, we assure you that your decision to return will have no impact on your extended reporting period, or tail, coverage with us. Your Tribute® Plan award that was given to you upon retirement will not be impacted.

To ensure that you receive the latest updates on actions we're taking to support you and your practice as the situation evolves, I encourage you to register for an online account. Sign up at [thedoctors.com/members](https://thedoctors.com/members).

We have never been prouder of our mission. The entire nation is grateful for the medical care you are providing.

Richard E. Anderson, MD, FACP  
Chairman and CEO

# COVID-19 RESOURCES

The Doctors Company is committed to sharing important information and providing support to our members during this unprecedented time.

As the situation evolves, we are adding new articles, resources, FAQs, and downloadable sample letters to our online COVID-19 Resource Center for Healthcare Professionals. Find the latest updates at [thedoctors.com/covid19](https://thedoctors.com/covid19).

## COVERAGE AT NO COST FOR PHYSICIANS RETURNING TO PRACTICE AS VOLUNTEERS

We remain focused on serving you as you provide care that is so desperately needed. If you are a retired member of The Doctors Company volunteering to care for patients during the COVID-19 pandemic, we will provide medical professional liability coverage to you—at no cost.

You qualify as a retired healthcare professional providing professional services for no fee, salary, or other compensation—with the exception of expenses incurred delivering those services.

Choose one of two options to activate your policy:

- ▶ Complete an online form at [thedoctors.com/covid19volunteer](https://thedoctors.com/covid19volunteer).
- ▶ Call 800.421.2368 and press 1 for coverage, then press 6 to activate your coverage.

In addition, be assured that your decision to return to practice as a volunteer will not affect your extended reporting period (tail) coverage with us or your Tribute Plan award.

Call us at 800.421.2368 if you have questions. You can also find answers to frequently asked questions under “Coverage for Retired Doctors Returning to Volunteer” at [thedoctors.com/covid19faqs](https://thedoctors.com/covid19faqs).

## PREMIUM PAYMENTS AND DEFERRALS

What if your premium and deductible payments are impacted? Policy cancellation and premium installment due dates will be adjusted if your practice has been disrupted by COVID-19—to ensure there is no break in coverage if you are unable to make payments due to impacts of the emergency.

Call us at 800.421.2368, press 1 for Member Services, then 1 again for Billing.

## PREVENT COVERAGE INTERRUPTIONS

In the event of premium processing disruptions, you can help prevent coverage interruptions by enrolling in our AutoPAY program. AutoPAY lets you make fast, easy online premium payments. Sign up by logging in to your member account at [thedoctors.com/members](https://thedoctors.com/members).

## TELEMEDICINE FOR PRACTICES DURING COVID-19

As the outbreak spreads, many practices are grappling with declines in patient visits. Virtual visits may give patients and practices alike peace of mind from the worry of the spread of infection.

If your practice is among those seeking to ramp up telemedicine visits for patients during the coronavirus pandemic, there's good news—you're covered for liability and we can point you to resources to get you started.

Go to [thedoctors.com/covid19telehealth](https://thedoctors.com/covid19telehealth) to find strategies for effective telephone triage, answers to frequently asked questions, and a sample informed consent



We remain focused on serving you as you provide care that is so desperately needed.

form. You can also watch a video with David L. Feldman, MD, MBA, FACS, chief medical officer of The Doctors Company Group, discussing the top telehealth liability risks, keys to informed consent, and artificial intelligence and automation considerations for virtual care.

## PROTECT YOUR PATIENTS AND YOUR PRACTICE

A well-constructed infection control preparedness plan for COVID-19 is essential for facilities—such as physician offices, dental offices, long-term care facilities, and ambulatory care centers—where patients receive care. Our article, “COVID-19 and Patient Safety in the Medical Office” can help you be prepared when a patient with suspected COVID-19 seeks care.

Read the article at [thedoctors.com/covid19safety](https://thedoctors.com/covid19safety).

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## COVID-19 MALPRACTICE COVERAGE FAQs

We are here to support you as you continue to do important work on the frontlines of this pandemic. As the COVID-19 situation continues to evolve rapidly, we have created a Q&A to address your critical questions. Here are two examples:

Are you covered if you are asked to temporarily provide care outside your specialty or scope of practice in response to the COVID-19 pandemic? If you are asked to do something within your training but outside the scope of your current practice, and are comfortable doing so, rest assured that your medical professional liability policy will follow. We're committed to serving you while you care for all of us.

If your nurse or other nonphysician healthcare professional offers services outside your practice insured by The Doctors Company, 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.

Get answers to frequently asked questions at [thedoctors.com/covid19faqs](https://thedoctors.com/covid19faqs).

## ADVOCACY UPDATE: IMMUNITY FROM TORT ACTIONS

The Doctors Company has been advocating for broad immunity from tort actions for healthcare providers engaged in the care and treatment of COVID-19 patients.

We and our allies asked the U.S. Department of Health and Human Services (HHS) to include immunity language that was much broader than the Secretary of HHS would support in the Declaration Under the Public Readiness and Emergency Preparedness Act for Medical Countermeasures Against COVID-19. The Declaration became effective as of February 4, 2020. It appears that the current political environment in Washington, DC, is such that there is little chance at the present time of getting the type of broad immunity we are seeking through our advocacy efforts. We were, however, able to secure limited immunity for volunteers responding to the COVID-19 crisis.

We worked to include the Good Samaritan Health Professionals Act in an emergency response bill related to COVID-19 that was recently enacted.

We are currently focusing our efforts at the state level on securing broad immunity that would apply liability protections to all healthcare providers responding to the current public health emergency.

We will continue to raise the issue of liability protections for all healthcare providers dealing with COVID-19 patients (or suspected COVID-19 patients) and to keep this issue at the forefront of policy options. As circumstances change in the days and weeks ahead, we will be ready to act quickly.

Visit our Legislative, Regulatory, and Judicial Advocacy page for in-depth Advocacy Updates and an interactive map that lets you track legislation in your state. Learn more at [thedoctors.com/advocacy](https://thedoctors.com/advocacy).

## ABOUT US

The Doctors Company is committed to advancing, protecting, and rewarding the practice of good medicine.

*The Doctor's Advocate* is published by The Doctors Company to advise and inform its members about loss prevention and insurance issues.

The guidelines suggested in this newsletter are not rules, do not constitute legal advice, and do not ensure a successful outcome. They attempt to define principles of practice for providing appropriate care. The principles are not inclusive of all proper methods of care nor exclusive of other methods reasonably directed at obtaining the same results.

The ultimate decision regarding the appropriateness of any treatment must be made by each healthcare provider considering the circumstances of the individual situation and in accordance with the laws of the jurisdiction in which the care is rendered.

## THE DOCTORS COMPANY

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## STAY CONNECTED

We are also providing updates through our social media channels.



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## GET COVID-19 UPDATES AND ACCESS YOUR ACCOUNT ONLINE

Sign up for an online account to receive important COVID-19 updates automatically. You'll also be able to access your policy, billing, and Tribute Plan balance quickly, easily, and securely. Register at [thedoctors.com/members](https://thedoctors.com/members).