



To **Missouri Hospital Plan (MHP)** and **Medical Liability Alliance (MLA)** Insureds and Agent Partners:

In this time full of unknowns, please know that **Missouri Hospital Plan** and **Medical Liability Alliance** are committed to supporting our Insured Members and Agent Partners. As we navigate through the State of Emergency for COVID-19 together, we have compiled our most commonly asked questions about your coverage with **Missouri Hospital Plan** and **Medical Liability Alliance**.

Will there be coverage for claims arising out of COVID-19? Our insurance policies do not exclude coverage for claims of negligence due to COVID-19 exposures. Any person claiming damages due to such exposure would still have to prove a violation of the standard of care under the circumstances and a causal link between the alleged act of negligence and the damages claimed. There is no strict liability.

Is there coverage for telemedicine or virtual office visits? Coverage for telehealth will be provided so long as providers are licensed appropriately, it is within the scope of their current employment or coverage conditions, and services are being provided to the same patient population, geographically. No additional information needs to be provided to MHP or MLA for use of telehealth during the COVID-19 crisis.

Is there coverage if I practice from a different physical location? Coverage will be extended for Insureds for work performed within the scope of their employment or current coverage conditions including any necessary work at locations other than their primary practice. No additional information needs to be provided to MHP or MLA for temporary coverage in different territories as a result of COVID-19.

Is there coverage for “curbside care”? Coverage will be extended for Insureds who provide services via a drive thru testing site. However, we recommend a clearly designated site be established for these services. If you have any EMTALA concerns with these services, please contact our Risk Management Department at 1-800-234-2297. No additional information needs to be provided to MHP or MLA.

Is there coverage if I practice outside my current specialty? Coverage will be extended for Insureds for work performed within the scope of their employment or current coverage conditions, including any inpatient and outpatient services for which they are qualified, although it may be outside their current credentialing privileges. **We recommend that an emergency credentialing waiver be included in the provider files should they be asked to perform duties outside their current privileges.** Should this be the case, please notify MHP and MLA, via a quick email, of a temporary change in specialty when available.

What if additional healthcare providers are needed? How do we extend coverage to include temporary providers? If additional staff are needed throughout this crisis, please contact your underwriter at Healthcare Services Group to get them added to your policy as an Insured.

Is there coverage for Business Interruption Losses? No, this is not a covered loss under any of MHP or MLA policy forms.

Will MHP and MLA continue to bill premium payments? Yes, MHP and MLA will continue to bill as scheduled for premium payments. We recognize that many insureds may be unable to make timely payments as a result of hardship due to COVID-19. It is our priority to work with our insureds to make accommodations based on each specific situation, and to minimize any disruption. Therefore, MHP and MLA will be placing a voluntary 60-day hold on cancellation notices for insureds who advise they cannot pay their premiums due to events related to coronavirus. This time may be extended as the COVID-19 crisis continues. If you are having difficulty with premium payments, please email Jesse Muenks at jmuenks@hsg-group.com. In all cases, we will make sure that, in compliance with all applicable regulatory guidance, we are providing accommodations to our insureds where we are required to do so.

Missouri Hospital Plan and **Medical Liability Alliance** pledge to our Insured Members and Agent Partners uninterrupted service from all departments including Claims, Risk Management and Underwriting. Please contact us with any questions or assistance you might need.

Underwriting	Claims	Risk Management
Jesse Muenks, CPCU, RPLU, ARe Director of Underwriting jmuenks@hsg-group.com 573-291-3418	Dana Frese, JD, CPCU, ARe Executive Vice President - Claims General Counsel dfrese@hsg-group.com 573-659-5734	Arvids Petersons, JD, MA, CMPE, CPHRM Director, Risk Management & Patient Safety apetersons@hsg-group.com 573-680-5670