

Professional Liability Insurance

Wisconsin Northern & Central GME Consortium (WiNC)

Initial GMEC Approval:	09-25-2019
Last GMEC Review Date:	02-18-2021

Scope

This policy pertains to all WiNC-sponsored residency/fellowship programs. The term resident/residency is used synonymously with fellow/fellowship unless otherwise specified. (GMEC approved 10/20/2022)

Purpose

To outline the provision of professional liability insurance coverage for WiNC residents required by both the ACGME and Wisconsin Statute.

Guidelines

1. Medical Malpractice/Professional Liability Coverage

As required by Chapter 655 Wisconsin Statute, health care providers, including residents/fellows, must carry primary professional liability insurance. WiNC will provide occurrence coverage medical malpractice insurance to its residents in the amounts required by Wisconsin law and file a certificate of insurance with the Office of the Commissioner of Insurance on behalf of its residents. This "Occurrence Coverage" includes legal defense and ensures that the resident, once scheduled, will have coverage for claims filed both during residency participation and following completion of the program with no need to purchase additional "Extended Reporting Period" or "Tail" coverage.

- a. All malpractice claims must be reported upon discovery, within 180 days of the incident giving rise to the claim, to the WiNC Administrative Office.
- b. A Certificate of Insurance is available to residents by contacting the WiNC Administrative Office.
- c. Exception: Professional or other activities outside of the residency educational program, such as moonlighting and/or unapproved medical activities outside of the program, are not covered by the WiNC medical malpractice policy.

2. Wisconsin Injured Patients and Families Compensation Fund

Wisconsin Statute also requires that health care providers, including residents, participate in The Wisconsin Injured Patients and Families Compensation Fund (Fund). The Fund was created to provide medical malpractice coverage in excess of the amount required from private insurance, by Wisconsin statute Section 655.23 (4). WiNC will provide this coverage to WiNC residents, the annual fee being set by the Fund and based on specialty.

- a. Once a resident receives their permanent license, their existing Certificate of Insurance is no longer valid. Upon a resident receiving their permanent Wisconsin license, the program will notify WiNC of the resident name and permanent license number so that WiNC can notify the appropriate insurance party and a new Certificate of Insurance can be sent to the Wisconsin Injured Patients and Families Compensation Fund.

References

Chapter 655, Wis. Stat.

For GMEC ACGME Reference

ACGME Institutional Requirements (2022)

IV.F. Professional Liability Insurance

IV.F.1. The Sponsoring Institution must ensure that residents/fellows are provided with professional liability coverage, including legal defense and protection against awards from claims reported or filed during participation in each of its ACGME-accredited programs, or after completion of the program(s) if the alleged acts or omissions of a resident/fellow are within the scope of the program(s). ^(Core)