



OFFERED BY AAPA INSURANCE SERVICES

## ATTENTION INDIANA AAPA PHYSICIAN ASSISTANTS

In our commitment to AAPA advocacy - we at AAPA Insurance Services wanted to inform our Indiana members of **two significant changes** to the Indiana Patient Compensation Fund's (PCF) Rule 21. These changes could affect you, so we want to make certain that you are compliant with the following adjustments:

- > The PCF has modified its current definition of an "Independent Ancillary Provider" (IAP) to include Physician Assistants. As such, effective June 21, 2011, the PCF will require these individuals – and all other IAPs included in the definition – **to obtain their own individual medical malpractice insurance policy.**
- > Furthermore, as of June 21, 2011, the PCF will no longer allow individual healthcare providers to share coverage with their employees. The PCF will, however, allow a corporation, sole proprietorship, partnership, or any other entity organized or registered under state law to include employees in the entity's qualification. This means that any individual insured who does not currently have separate entity coverage, must either incorporate or be registered as a "sole proprietorship" to enroll their entity with the Fund. This coverage will then allow the insured to appropriately provide coverage for all employees, as "qualified" providers with the IN PCF.

**These are very important issues, as they could affect malpractice coverage in the event of a claim.** Indiana physician assistants and other IAPs who choose not to not obtain their own individual malpractice policy will be left with significant professional exposure by definition of the new IN PCF Rule 21. **To check malpractice rates for full time, part time or moonlighting physician assistants** [CLICK HERE](#)

Insureds who renewed their policy prior to June 21, 2011 will be required to comply with these changes at their next renewal. **For example, if the individual insured renewed February 1, 2011, then the insured will not need to purchase separate limits for their IAPs or entity coverage for their employees until February 1, 2012.**

Should you have any questions regarding how these IN PCF changes impact your professional liability exposures please call us at 1-877-356-2272. Just as you would not consider being without health or auto insurance, you should not be without **AAPA-endorsed PAProtect™ - Because Your OWN Malpractice Policy Is Your Best Protection.**

Sincerely,

AAPA Insurance Services/CM&F Group, Inc.