

MDAdvantage COVID-19 FAQs

Please note the responses below are only intended to apply for care provided and/or actions taken in response to the COVID-19 pandemic and are subject to revision as circumstances evolve. All coverage is subject to actual policy terms and conditions. Certain issues may also be best addressed by your personal counsel or business advisor.

1. Am I covered for patient claims involving COVID-19, including the unintentional transmission of the novel coronavirus (SARS-CoV-2)?

Yes. We expect most patient claims for injury caused by medical incidents alleging professional negligence relating to COVID-19 would be covered. MDAdvantage has no plans to modify or restrict existing coverage as it relates to COVID-19. If you're specifically concerned about coverage for COVID-19 claims involving transmission of the virus to employees, we suggest reviewing your workers compensation policy for potential coverage. For claims involving transmission of the virus to members of the general public, we suggest reviewing your general liability policy for potential coverage.

2. Will my coverage remain in force if I suspend some of my practice (such as elective and non-urgent procedures) pursuant to *recommendations* from the CDC, federal, state and local governments, healthcare accreditation organizations, licensure boards and medical and professional associations, even if those entities provide differing recommendations?

Yes. You do not need to notify us about such temporary, limited changes.

3. If I am limiting or reducing my surgeries, can I also expect a reduction in premiums?

Your MDAdvantage policyholder services representative can evaluate changes to your exposure and determine whether or not a change in premium is warranted. Please contact your broker or our policyholder services department to discuss your specific situation.

4. Will you allow suspension of coverage if my practice closes due to COVID-19 concerns?

Yes, we will suspend coverage on your policy, which also suspends premium, on a retroactive basis after 30 days. Please contact your broker or our policyholder services department at 888-355-5551 for assistance.

5. Will my coverage remain in force if I continue to practice despite *recommendations* to suspend some or all of my practice (such as elective and non-urgent procedures) from the CDC, federal, state & local governments, healthcare accreditation organizations, licensure boards, and medical & professional associations – even if those entities provide differing recommendations?

Yes, we will rely on your professional judgment relative to your practice regarding recommendations from regulators to suspend some or all of your practice activities. You do not need to notify us about such temporary, non-required changes, as long as the directions are requests and not directives. Physicians should be mindful that regulators may issue directives that include a binding legal order under which they are obligated to comply.

6. Will my coverage remain in force if I temporarily convert some or all of my existing practice to telemedicine or virtual office visits for existing and/or new patients?

Yes, as long as those patients are located in a state(s) in which you are authorized or licensed to practice or if your practice is in a new state and is being conducted under an applicable federal or state waiver. You do not need to notify us about such temporary changes. However, starting a new practice or business (with a new patient base) will require an application and will be subject to MDAdvantage underwriting review.

7. Will my coverage remain in force if I am temporarily practicing:

- a. in/from a different physical location (e.g., another facility, office, parking lot, temporary testing center)?
- b. in a new state in which I am authorized or licensed to practice in response to the COVID-19 pandemic?
- c. in a new state (whether care is provided in-person or remotely) in which I *am not* authorized or licensed to practice?

In order to help us understand and review your situation, please contact your broker or our policyholder services department as soon as possible to discuss these temporary changes at 888-355-5551 for assistance. Considerations may include, but are not limited to, federal or state waivers, state policy limit requirements and premium for enrollment in state funds.

8. Will my coverage remain in force if I am asked to and do temporarily provide care outside my specialty or scope of practice?

In order to help us understand and review your situation, please contact your broker or our policyholder services department as soon as possible to discuss these temporary changes.

9. Will my policy provide coverage if we rehire retired or inactive doctors, advanced practice providers and staff?

Such individuals may (re)apply for coverage with MDAAdvantage and will be reviewed on a case-by-case basis. We will not consider such temporary practice in response to the COVID-19 pandemic a breach of permanent retirement provisions for free tail coverage.

10. Will my policy provide coverage for volunteer work?

Yes, for insureds already covered on a policy, as long as the work they are performing is consistent with the professional training of the individual. If someone is not currently an insured on a policy, they must apply for coverage with MDAAdvantage in order to be added to the policy. In addition, there may be protections afforded to individuals under certain state Good Samaritan laws.

11. If I am a retired physician previously insured by MDAAdvantage, what will happen to my tail coverage if I return to work?

If you were insured by MDAAdvantage immediately prior to your retirement 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. It is important that you understand that your tail coverage will not provide coverage for treatment rendered upon your return to practice. In order to help us understand and review your situation, please contact our policyholder services department as soon as possible to discuss these temporary changes prior to your return to practice.

12. Will MDAvantage be able to address any urgent coverage changes or requests related to the providing of care in support of COVID-19 responsive medical efforts?

We realize that COVID-19 developments may result in a need for additional medical support in many communities. This may include the addition of new providers, some of whom may be coming out of retirement, as well as existing providers looking to expand the scope of their duties. We will make every effort to prioritize these types of time-sensitive coverage requests. We ask that you reach out to your broker or our policyholder services department, as appropriate, to help us identify and prioritize any such time-sensitive requests.

13. Does MDAvantage provide business interruption or crisis management coverage?

No, MDAvantage does not provide this type of coverage. You should contact your broker to determine if this coverage exists on any other policy you may have.

14. Is there anyone at MDAvantage I can speak with regarding specific questions relating to the management of COVID-19 patients in my practice?

Our risk management experts are available to discuss any concerns you may have about your practice. Lisa Luciano, AVP, Risk Management, can be reached at 888-355-5551.

15. What should I do if I have questions relating to employment matters in my practice (such as asking employees to come to work, sign waivers, go on furlough, take pay cuts, etc.)?

We recommend seeking advice on this and other similar issues from your personal attorney or other business advisors, as necessary.

16. How are the COVID-19 developments impacting MDAvantage staff and service?

Our commitment to the health and wellbeing of our employees and families is of utmost importance. We are presently taking steps in our office location to protect our staff and reduce the potential for community spread. There is no anticipated change to the level of service you can expect to receive from MDAvantage staff. You can call our main number (888-355-5551) and our receptionist will transfer you to the appropriate person.