

You might wonder, “as a medical biller or coder, am I really at risk for a loss?” Absolutely.

While a medical biller or coder is not actively engaged in diagnostic or direct patient care, the services you provide have some impact on the administration or oversight of medical care. As such, you have some contingent bodily injury exposure for which you need coverage.

On one hand, medical billers and coders are unique in that you do not require a medical malpractice policy, as a medical provider would. On the other hand, you may not be able to find adequate coverage for your exposures in a typical miscellaneous professional liability or errors and omissions (E&O) policy. That’s why Darwin has created a hybrid policy that provides professional liability coverage for members of the American Medical Billing Association (AMBA).

Eligible Risks

- AMBA Members

Limits

- Standard limit is \$500,000 for each loss
- Choice of \$500,000 or \$1 million aggregate claim limit
- Defense costs inside the limits of liability
- HIPAA coverage included to 50% of limit

Features & Highlights

- AMBA Members receive 20% discount off of premium
- \$1,500 deductible
- Named perils policy (“covered” services can be customized to fit your exact needs)
- Broad definition of Legal Services
- Contingent bodily injury coverage
- \$25,000 punitive damages sublimit (within the policy limits – where insurable by applicable law)
- Prior acts coverage available

Size

- Pricing applies to individuals with up to \$100,000 in annual revenues
- For groups and larger organizations, call for pricing

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Jurisdictions

Written on a surplus-lines basis.

Submission Requirements

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This information is provided as a general overview. Actual coverage may vary and is subject to policy language as issued.