



## **ADDITIONAL INSURANCE CONSIDERATIONS**

### **Hospitals and Other Health Care Facilities**

#### ***Specialty/Emergency Care***

- Level of risk affiliated with procedures offered and frequency and severity of claims.
- Does your facility perform procedures which have a higher likelihood of resulting in a high damage award should there be a claim?
- Are emergency care services provided at your facility?

#### ***Operating Budget***

- Is there cushion in your hospital's operating budget to cover claims related expenses without impacting the day to day operations for any period of time?

#### ***Personal financial responsibilities***

- For all appropriate parties, are there E&O policies in effect should the parties be individually named?

#### ***Geographic location***

- Population density.
- Provide care for high exposure groups such as pro-athletes, etc.?

#### ***Litigious community***

- Extensive media coverage on jury awards?
- Active trial lawyers association or Plaintiffs' Bar?

#### ***Cost of the coverage***

- Affordability of additional insurance premiums.
- Impact of malpractice settlements on future premiums.

#### ***Ability to handle stress***

- What is your "sleep factor"? – Do you worry excessively; has your hospital experienced a claim/trial previously?
- Impact to reputation of the health care facility?
- Board of Directors, investors, and family support.

#### ***Tort laws/caps***

- What does the current legislative landscape look like?
- Are there any pending changes in the law which would impact the tort environment?
- Is your facility qualified for protection under the Kansas Tort Claims Act?

#### ***Services available through insurance provider***

- Loss Prevention education and resources;
- Litigation support programs;
- Claims philosophy and services; and
- Advocacy efforts on the behalf of health care professionals.