



MEDEFENSE® Plus is a uniquely effective insurance solution for healthcare providers who face billing errors allegations by the federal government or private payers or regulatory investigations. MEDEFENSE® Plus includes:

- Coverage for actual or alleged billing errors
- Coverage for other medical regulatory violations
- Broad policy language and free choice of counsel
- Payment for pre-approved shadow audits available

Product Highlights

- ▲ **LIMITS UP TO:**
\$1,000,000 each claim/\$5,000,000 aggregate
- ▲ **Minimum Premium: \$1,200**
- ▲ **Minimum Deductible: \$1,000**
- ▲ **Full prior acts coverage available**
- ▲ **Broad definition of billing errors proceedings; includes proceedings brought by commercial payers or qui tam plaintiffs**
- ▲ **Disciplinary Proceeding Sublimit: Up to \$100,000**
- ▲ **MEDEFENSE® Plus may be combined with e-MD® Cyber Liability coverage**

This unique coverage provides the following:

Billing Errors Coverage

Reimbursement of defense costs, fines and penalties, and shadow audit expenses incurred in billing error proceedings brought by:

- Federal or state governmental agencies
- Qui tam plaintiffs
- Contractors working on behalf of the government, such as ZPIC and RAC
- Commercial payers

Coverage For Other Medical Regulatory Violations

Reimbursement of defense costs and fines and penalties incurred in HIPAA (Patient Privacy) Proceedings, EMTALA (Emergency Medical Treatment and Active Labor Act) Proceedings, and STARK (Physician Self-Referral) Proceedings.



IN 2014

\$124.7 BILLION

TOTAL OF IMPROPER MEDICARE/MEDICAID
EARNED INCOME TAX CREDIT PAYMENTS

SOURCE: GAO.GOV (2015)

Eligible Classes:

- ▲ Physician Groups
- ▲ Allied health facilities
- ▲ Hospitals
- ▲ Long term care facilities
- ▲ Mental health facilities
- ▲ Solo physicians

Ineligible Classes:

- ▲ Home healthcare agencies
- ▲ Ambulance service companies
- ▲ Durable medical providers

For more information, contact:

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