

CYBERGUARD, RAC, ZPIC...

The average cost of defending against a regulatory proceeding is \$80,000 with fines and penalties reaching hundreds of thousands of dollars...*

Did you know...You CAN insure these risks?

The Solution:

e-MD™/MEDEFENSE™ Plus Policy



<input checked="" type="checkbox"/> Defense & Fines and Penalties Coverage for Medicare/Medicaid/Commercial Payor Billing Errors Proceeding <i>Includes allegations of billing violations from various sources including commercial payers and governmental contractors such as Recovery Audit Contractors (RAC), Zone Program Integrity Contractors (ZPIC), and Comprehensive Medicaid Integrity Plans (CMIP).</i>
<input checked="" type="checkbox"/> Qui Tam Plaintiff (Federal False Claims Act, Whistleblower)
<input checked="" type="checkbox"/> Unintentional Billing Errors & Omission <i>Coverage includes unintentional acts made by providers or outside billing organizations.</i>
<input checked="" type="checkbox"/> Unintentional Release of Medical or Financial Data <i>Includes HIPAA, Financial Services Act, Fair Credit Reporting Act, Etc.</i>
<input checked="" type="checkbox"/> EMTALA Proceeding
<input checked="" type="checkbox"/> Stark Violations
<input checked="" type="checkbox"/> Breach of Computers or Network Security <i>Includes: Failure to prevent access; failure to prevent identity theft; inadvertent transmission of malicious code.</i>
<input checked="" type="checkbox"/> Patient Notification/Credit Monitoring <i>Mandatory notification in most states.</i>
<input checked="" type="checkbox"/> Network Asset Protection <i>All reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted. Coverage also includes business interruption and extra expense coverage for income loss as a result of the total or partial interruption of the insured's computer system. Includes coverage for Cyber Terrorism.</i>
<input checked="" type="checkbox"/> Cyber Extortion <i>Includes extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.</i>
<input checked="" type="checkbox"/> Regulatory Fines and Penalties
<input checked="" type="checkbox"/> Multimedia Coverage <i>Includes coverage for Copyright/Trademark Infringement/Libel, Slander, Advertising, Etc.</i>
<input checked="" type="checkbox"/> Voluntary Self-Disclosure Allowed

Limits: \$1,000,000

No retro date—
unknown prior acts
are covered.

Average Premium:
\$5,000

(Subject to formal underwriting
approval)

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Texas Ambulatory Surgery
Center Society (TASCS)
Professional Member

*Data provided by NAS Insurance Services