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Our first try at providing webinar education last month was a tremendous success.

The feedback I received was very favorable. Look for more webinars to be announced in the future.

I may also be presenting the regulatory webinar again in a few months for those who missed it. Stay tuned.

We had some slight computer issues by the webinar slides should be posted onto our website by the end of this week at [www.seibertkeck.com](http://www.seibertkeck.com) for you to view.

All the carriers have, or will be, issuing their new risk management seminar schedules for Spring. As insured's, you will all be getting this information in the mail from your carrier as it is released.

I apologize for the delay in getting the newsletter out this month.....

## Policy supplemental benefits continue to expand

Supplemental benefits are those things 'other than professional liability' that your policy provides coverage for. All supplemental benefits are subject to a certain sublimit that a carrier is willing to pay. What coverage the carriers offer as supplemental benefits is very basic and minimal, but a nice feature that most insured's do not think about.

However what is offered on the various policies is not the same as what you are able to obtain by purchasing a separate, stand alone policy to cover some of these risks.

Read your policy and all endorsements thoroughly to understand your own particular coverage situation and if you are interested in pursuing a more comprehensive separate policy for any of these issues contact me and we can discuss your situation.

In general, policies may offer you a wide range of additional benefits you may not be aware of, following are a few examples:

- ◆ Reimbursement of a portion of the lost wages and expenses you incur to attend a trial or arbitration of a claim.
- ◆ The interest that may accrue on a judgment against you before it is paid by the carrier.
- ◆ Investigations involving COBRA; CLIA; HIPAA; OBRA; OSHA, or Medicare and Medicaid laws.
- ◆ Representation for you in the event you are called as a third party witness in a claim for medical liability not involving you directly.
- ◆ Allegations of professional misconduct while in the course of providing professional services to a patient.
- ◆ Network security and privacy breach.

## Surgery Centers and Home Health agency opportunities

These two types of care facilities have seen tremendous growth over the last several years and as such are seeing more carriers offering coverage than ever before. If organizations have not been reviewing options available, now is an excellent time to do so.

Seibertkeck has a number of excellent options available that can potentially improve coverage, fill gaps in coverage, provide risk management support and reduce cost, freeing up your capital to spend directly on patient care or new equipment.

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