

# The TOP FIVE WAYS a HPSO Policy Helps Protect You\*



Wondering how a policy through HPSO can help protect your healthcare career?

HERE ARE THE  
TOP FIVE REASONS!

## MEDICAL MALPRACTICE LAWSUIT

- **Overview:** A medical malpractice lawsuit is defined as an allegation that a healthcare provider's negligence causes an injury to a patient, and the patient suffers harm. The incident resulting in injury can happen in a hospital, medical office, inpatient care facility, behavioral health center, local pharmacy, the patient's home, via telehealth or in any venue where care is being provided.
- **How It Could Happen:** A healthcare provider could be named in a lawsuit for failure to assess and/or monitor a patient's condition, failure to treat a medical condition in a timely manner, or failure to refer a patient to a specialist when necessary, among many other types of allegations.
- **How HPSO Can Help:** A policy through HPSO provides coverage, guidance and representation in the event that you are named in a malpractice lawsuit involving a covered claim.

## DEPOSITION REPRESENTATION

- **Overview:** Healthcare providers may be subpoenaed to provide a deposition or court testimony in matters where they are not a defendant, but are or were involved in the assessment and/or treatment of a patient who is involved in legal action.
- **How It Could Happen:** There are many reasons why a healthcare provider may receive a nonparty deposition subpoena, such as child custody or support, divorce actions, client employment issues, or witnessing a medical incident that contributed to a patient injury.
- **How HPSO Can Help:** Coverage through HPSO will pay for legal fees charged by an attorney designated by the insurer to prepare you for a deposition.

## LICENSING BOARD COMPLAINT

- **Overview:** An action taken against a healthcare provider's license or certification to practice differs from a medical malpractice liability claim, as it may extend beyond matters of professional negligence to include allegations of a personal, nonclinical nature, such as fraudulent billing, substance abuse, or improper behavior on social media.
- **How It Could Happen:** A licensing board complaint can be filed against a healthcare provider by a client or former client, member of a client's family or social circle, colleague, present or past employer, and/or regulatory agency. Complaints are subsequently investigated by the licensing board, leading to outcomes ranging from no action against the healthcare provider, up to and including license suspension or revocation.
- **How HPSO Can Help:** If a complaint is submitted against you to an applicable licensing agency, you could face the challenge of defending your practice and license. A policy through HPSO will reimburse you up to \$25,000 in annual aggregate for your legal representation arising out of a covered license protection incident.

## RECORDS REQUEST

- **Overview:** Similar to the way healthcare providers may be subpoenaed to provide a deposition or court testimony in matters where they are not a defendant, they could also receive a subpoena to provide their patient records in a case where they are not named in a medical malpractice lawsuit.
- **How It Could Happen:** There are a myriad of reasons why a healthcare provider may receive a subpoena to provide patient records, such as matters related to child custody or workers compensation issues.
- **How HPSO Can Help:** A policy through HPSO will provide you with guidance and legal representation to support you in covered incidents of record requests.

## RISK EDUCATION

- **Overview:** A robust library of resources is available for information and/or guidance on best practices in relation to protecting your career and your future.
- **How You Can Access Materials:** HPSO provides a robust digital library of articles, reports, webinars, and downloadable material. Or you can use our tips and checklists to help make sure that you have information to gain insights into the risks and exposures in your professional work, and help you learn some techniques to mitigate them.
- **How HPSO Can Help:** We're always here to support healthcare professionals. Whether you're a student or professional, business or practice, or have personal insurance through HPSO, call us anytime with questions or concerns.



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