

LEHIGH VALLEY HEALTH NETWORK
Graduate Medical Education Manual
GME Policy - Professional Liability Insurance

I. SCOPE:

Lehigh Valley Health Network (LVHN) adopts this policy for the following selected licensed entities:

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| <input checked="" type="checkbox"/> Lehigh Valley Hospital | <input type="checkbox"/> Lehigh Valley Hospice |
| <input type="checkbox"/> Lehigh Valley Hospital – Hazleton | <input type="checkbox"/> Transitional Skilled Unit |
| <input type="checkbox"/> Lehigh Valley Hospital – Pocono | <input type="checkbox"/> Fairgrounds Surgical Center |
| <input type="checkbox"/> Lehigh Valley Hospital – Schuylkill | <input type="checkbox"/> LVHN Children’s Surgery Center |
| <input type="checkbox"/> Lehigh Valley Home Care | <input type="checkbox"/> LVHN Surgery Center – Tilghman |

Medical and Dental Resident and Fellows Physicians

II. POLICY:

The Hospital provides comprehensive liability/malpractice coverage for its graduate trainees in accordance with the requirement as set forth by Pennsylvania law. Currently the primary coverage for fully licensed graduate trainees is \$500,000 per occurrence and \$1,500,000 as a total aggregate. Graduate trainees who are not license eligible for a permanent Pennsylvania license share the institutional limits of \$500,000 per occurrence and \$2,500,000 as a total aggregate. Should a licensed graduate trainee applies for and receive his/her permanent license, he/she must provide a copy of the permanent license to the Residency Coordinator and Risk Management department.

Lehigh Valley Health Network provides professional and general liability insurance for its facilities and providers through a Reciprocal Risk Retention Group. This insurance is a claims-made policy. The Hospital provides coverage for those claims that may arise from activities conducted while employed by Lehigh Valley Hospital, but are brought after resident completes his or her training.

In addition to this primary layer of insurance coverage, a secondary layer of coverage is the Pennsylvania MCARE Fund with additional limits of \$500,000 per occurrence and \$1,500,000 in the aggregate.

The Lehigh Valley Health Network Risk Management Department can provide documentation of the of the coverage upon request. The professional and general liability insurance provided to graduate trainees will not cover activities which have not been assigned as part of your Lehigh Valley Health Network postdoctoral training program, e.g., moonlighting at other institutions. Any activities outside of the graduate training program must be approved by the Program Director and the Risk Management Department before any coverage can be provided.

If you receive a letter of non-compliance regarding your liability coverage, please forward to Risk Management department as soon as possible.

- III. DEFINITIONS:** N/A
- IV. PROCEDURE:** N/A
- V. REFERENCES:** N/A
- VI. ATTACHMENTS:** N/A
- VII. DISCLAIMER:** N/A

This policy and the implementing procedures are intended to provide a description of recommended courses of action to comply with statutory or regulatory requirements and/or operational standards. It is recognized that there may be specific circumstances, not contemplated by laws or regulatory requirements that make compliance inappropriate. For advice in these circumstances, consult with the Departments of Risk Management and/or Legal Services and the Ethics Committee, as appropriate.

VIII. REVIEWS:

Origination: [June/2004]
Review / Revision: [April/2019]

Approved by the Graduate Medical Education Committee

Approved by: Margaret Hadinger (Dir Grad Med Educ / Dio)	Approval Date: 07/31/2019
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