



NAS
Insurance Services, Inc.

HIPAA PROTECTOR

And

MEDEFENSE PLUS

Comprehensive Defense + Fines & Penalties Coverage for Physicians and Medical Groups

Federal and state agencies are accelerating governmental regulation over the healthcare industry!

Healthcare providers now more than ever face an escalating climate of regulation and enforcement. For over a decade, the government has made fighting fraud and abuse in health care one of its top priorities. Now, HIPAA is standardizing strict privacy regulations aimed at improving the security and confidentiality of health information. HIPAA is exposing physicians and other health care providers to the risk of an expensive regulatory nightmare! If HIPAA regulations are not met, your clients can face high defense costs, as well as harsh civil monetary penalties of up to \$25,000 per violation!

Physicians and medical groups can protect themselves from the costly legal expenses and potential fines and penalties arising from HIPAA violations with HIPAA Protector and Medefense Plus.

HIPAA Protector and **Medefense Plus** will protect physicians and groups against regulatory proceedings including HIPAA, Billing Errors and Omissions, and EMTALA.

HIPAA Exposure

New rules restricting the use of patient information has created a new patient privacy regulation exposure for physicians and groups. **HIPAA Protector** and **Medefense Plus** respond to this exposure by providing payment for defense expenses and civil fines and penalties arising from allegations of HIPAA violations.

Billing Errors and Omissions Exposure

Federal and state agencies and commercial payors are continuing their intensive auditing and investigatory efforts to uncover over-utilization, improper billing and other fraud and abuse violations. **Medefense Plus** provides payment of defense expenses and fines and penalties arising from allegations of billing errors.

EMTALA Exposure

Physicians and medical groups face “patient dumping” exposure under the Emergency Medical Treatment Active Labor Act (EMTALA). Fines and penalties for EMTALA violations could cost hundreds of thousands of dollars. **Medefense Plus** provides payment for defense costs and fines and penalties arising from EMTALA claims.

HIPAA PROTECTOR and MEDEFENSE PLUS Highlights:

- Full Prior Acts Coverage (excluding prior knowledge and prior and pending proceedings)
- Broad definition of Insured to include physicians, the entity, and current employees, directors and officers
- Waiver of co-insurance if panel attorney is selected
- Available coverage limits of \$500,000 and \$1,000,000 per Insured Event
- Aggregate limits of up to \$5,000,000 available
- Deductible as low as \$1,000.00
- Affordable premiums for physicians and groups
- Simplified application and quoting process
- Full binding authority and claims handling authority in house at NAS

The following options are available:

Option #1: HIPAA PROTECTOR

- Coverage for defense costs and civil fines and penalties levied by governmental agencies resulting from violations of HIPAA

Option #2: MEDEFENSE PLUS

Get more protection! Highlights of this ENHANCED coverage include:

- Defense costs and civil fines and penalties coverage for HIPAA, Billing Errors, and Emergency Medical Treatment and Labor Act (EMTALA) proceedings (*EMTALA not available for Emergency Room Physicians and Facilities*)
- Broad definition of billing errors proceedings to include audits/investigations/proceedings instituted by a governmental health payer (Medicare/Medicaid), commercial payer, qui tam plaintiff, or resulting from voluntary self disclosure.
- Payment for approved shadow audits