

# insurance <sup>and</sup> risk management

addiction treatment & behavioral healthcare  
service providers



## Did You Know?

**Privacy responsibilities** are often considered obstacles in the field of addiction treatment and behavioral healthcare, but it doesn't need to be. In addition to knowing their own rights and responsibilities, a provider should know the rights of their patients and just as important, the patient's family members.

**Don't Allow HIPAA to Get in the Way of Good Quality Care.** HIPAA is a complex piece of legislation that comes with stiff penalties for violators. This can lead providers to withhold information from those who may have a right to it. A review of the implementation of the HIPAA Privacy Rule by the U.S. GAO found that various types of providers were "uncertain about their [legal] privacy responsibilities and often responded with an overly guarded approach to disclosing information, more than necessary to ensure compliance with the Privacy Rule." Unfortunately, this fear sometimes impedes quality clinical care and leaves the families of those receiving services out in the cold.

Does your organization have the proper coverage and resources to meet the unique challenges faced by Addiction Treatment and Behavioral Healthcare Service Providers?

Contact **Irwin Siegel Agency, Inc.** for information on insurance solutions and risk management resources designed to support the mission of your organization.

Phone: 1.800.622.8272

Email: [solutions@siegelagency.com](mailto:solutions@siegelagency.com)

## Risk Management featured resources

### Printed Publications

- Managing Medication Systems
- Mental Health Issues in the Workforce: How the Americans with Disabilities Act Protects You Against Employee Discrimination
- Reducing the Risk of Suicide: It's Not Just Good Clinical Practice

### Video Lending Library

- Question, Persuade, Refer (QPR) - Mental Illness and Suicide, The Epidemiology of Suicide, Avoiding Suicide Malpractice
- Working with People with Challenging Behaviors

### Partner Programs

- QPR Online! Suicide Prevention and Patient Safety Initiative
- Red Flag Rules Compliance Program

### Essential Learning Online Training

- Confidentiality of Substance Abuse Treatment
- Confidentiality and HIPAA
- **HIPAA Privacy Rule**
- Client/Patient Rights
- Improving Substance Abuse Treatment Compliance
- Understanding the Addictive Process
- QPR Avoiding Suicidal Malpractice
- Barriers to Recovery
- Legal and Ethical Issues for MH Professionals
- Schizophrenia and Medications

And many more...

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*Supporting those who support others™*

# Insurance Coverage

## General Liability (Occurrence & Claims made available)

- ▶ \$1M/3M Limits
- ▶ Employee Benefits Liability (claims made) at \$1M/1M Limits with \$1000 deductible
- ▶ Liquor Liability for Fund Raising Events
- ▶ **Coverage for Fund Raising Events included**
- ▶ Broad Additional Insured Endorsements available
- ▶ \$10K Medical Payments
- ▶ \$250K Fire Legal Liability\*
- ▶ Aggregate per location endorsement
- ▶ Defense outside the Limits
- ▶ No binding arbitration endorsement

## Professional Liability (Occurrence & Claims made available)

- ▶ \$1M/3M Limits\*
- ▶ **HIPAA Coverage available**
- ▶ Punitives - No exclusion (where permitted by law)
- ▶ Abuse and Molestation have separate and dedicated limits
- ▶ Abuse and Molestation coverage for employee/client/3rd party - coverage provided for allegations
- ▶ Includes employees, volunteers, nurses, psychiatrists, medical directors & administrators
- ▶ No binding arbitration endorsement

## Property

- ▶ Blanket Property and Contents Coverage
- ▶ Replacement Cost
- ▶ Agreed Value (with signed SOV)
- ▶ Identity Theft \*\*
- ▶ Earthquake & Flood available
- ▶ \$25K Emergency Vacating Expense
- ▶ Client Monies & Securities included
- ▶ Inflation guard applies to Building
- ▶ Wind Blown Debris \*\*
- ▶ Builders Risk Coverage available
- ▶ Room Reserve
- ▶ Enhanced Property Form
- ▶ \$50K Backup Sewers and Drains
- ▶ Limited Extermination Expense \*\*

## Inland Marine

- ▶ Scheduled Equipment available
- ▶ Electronic Data & Processing Equipment available
- ▶ Additional coverage options are available

\* higher limits available for eligible risks

\*\*coverage varies by state

## Crime

- ▶ \$25K Employee Theft\*
- ▶ \$25K Forgery or Alteration\*
- ▶ \$25K Inside Premises Money & Securities
- ▶ \$25K Inside Premises Robbery & Safe Burglary
- ▶ \$25K Outside Premises
- ▶ Clients Property included

## Umbrella - Follow Form

- ▶ \$10K Minimum Retention (SIR)
- ▶ General Liability
- ▶ Auto Liability
- ▶ Employers Liability
- ▶ Products & Completed Operations

## Commercial Automobile

- ▶ \$1M Combined Single Limit Liability
- ▶ Mandatory PIP where applicable
- ▶ \$50 Towing Limit for Private Passenger Vehicles
- ▶ \$50K Hired Auto Physical Damage Limits
- ▶ **Non-Owned / Hired Auto**
- ▶ Rental Reimbursement available
- ▶ Employees as Insured

## Coverage Highlights

- ▶ **HIPAA Coverage Available**
- ▶ **Level III.7 Detox**
- ▶ **Psychiatrists**
- ▶ **NO Binding Arbitration**
- ▶ **Coverage for Special Events Included**

additional coverage options available

- ▶ **Directors & Officers Liability**
- ▶ **Workers Compensation**
- ▶ **Volunteer Accident Coverage**
- ▶ **Cyber Liability/Network Security Coverage**
- ▶ **Accident Medical for participants/volunteers**

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