

MEDIGUARD PLUS

PROTECT YOUR MEDICAL PRACTICE WITH HIGHER LIMITS
FOR REGULATORY AND CYBER LIABILITY COVERAGE

Don't leave your practice exposed to costly regulatory actions and cyber threats. MediGuard® PLUS from The Doctors Company allows you to increase the limits already included in our medical liability policy for more protection.

**MEDIGUARD PLUS PROTECTS YOU FROM THE FASTEST-GROWING THREATS TO YOUR PRACTICE—
INCREASE YOUR LIMITS BY ONE MILLION DOLLARS**

CYBER LIABILITY RISKS COVERED

- Information security and privacy liability
- Privacy breach response services
- Regulatory defense and penalties
- Website media content liability
- Cyber extortion
- First party data protection
- First party network business interruption
- Notification services

REGULATORY RISKS COVERED

- Defense of medical board action/disciplinary action
- HIPAA/EMTALA action
- Allegations of Medicare/Medicaid fraud and abuse
- Regulatory fines and penalties
- Shadow audit expenses
- Qui tam (whistle-blower)
- Government or commercial billing errors proceeding
- Stark proceeding

FOR MORE INFORMATION, CONTACT:

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PROFESSIONAL SERVICES PLANS
800-467-8734
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www.thedoctors.com/mediguardplus

The Doctors Company's medical liability insurance includes coverage for cyber and regulatory risk. All policy provisions are subject to regulatory and underwriting approval and may vary by state. Limits are per incident with an annual limit per policy period. You should consult your representative regarding specifics for group aggregates, retention, notification services, and coverage clarifications.

HOW MUCH WILL A DATA BREACH COST YOU?

CALCULATE THE POTENTIAL IMPACT ON YOUR PRACTICE

$$\begin{array}{r} \text{X} \\ \hline = \end{array} \begin{array}{l} \text{\$ 316} \\ \text{\$} \end{array} \begin{array}{l} \text{COST PER RECORD} \\ \text{(includes patient notification, credit monitoring,} \\ \text{legal and IT forensics costs)*} \\ \text{NUMBER OF PATIENTS} \\ \text{YOUR POTENTIAL BREACH COST} \end{array}$$

DATA BREACH RISKS: CASE EXAMPLES

SURGEON POSTS PATIENT IDs; 15 CLAIMS PAID FOR \$150,000 EACH

A plastic surgeon posted before and after photos of several patients on her website. The website's code was written incorrectly, accidentally exposing the patients' personal information. Legal settlements per patient have exceeded \$150,000. With 15 claims filed and 15 more expected, costs will total more than \$4.5 million.



PRICE TAG FOR STOLEN LAPTOP AND PHONE: \$150,000

An employee of a county health center had his laptop and mobile phone stolen from his car. The devices were not password protected, and both contained personal health information of the center's patients. The total costs for this HIPAA violation could exceed \$150,000.



REGULATORY RISKS: CASE EXAMPLE

PHYSICIAN EXONERATED, STILL PAYS \$82,000 IN EXPENSES

After the Department of Health Care Services (DHCS) and a medical board investigator evaluated care at a physician's office, the DHCS notified the physician that Medi-Cal was withholding payments and suspending the physician's Medi-Cal National Provider Identifier number. The physician retained defense counsel, and a separate evaluation of the case determined that all services had been medically appropriate. Two years later, after all materials were presented and interviews were conducted, the DHCS withdrew their suspension, and the physician was reinstated. However, the physician incurred legal costs of more than \$82,000.



*Source: The 2014 per-record/capita cost of a healthcare breach was \$316 per record, according to the Ponemon Institute, LLC, 2014 cost of data breach study: United States. May 2014. Study sponsored by IBM. <http://www.accudatasystems.com/assets/2014-cost-of-a-data-breach-study.pdf>. Accessed March 20, 2015.