

Multidisciplinary Clinics are on the Rise in Canada

Canadian patients are increasingly becoming consumers of elective healthcare services as opposed to the historical physician directed healthcare services. As such, patients are more educated about the benefits of using collaborative regulated health professionals or treatment modalities to treat an array of illnesses and injuries. In response, health professionals continue to create multidisciplinary clinics so their patients can access comprehensive health services under one roof. Teams of health professionals can include a wide range of services, from pharmacists to dietitians, physiotherapists to psychotherapists, and naturopaths to massage or physiotherapists.

What's at Risk for Multidisciplinary Clinics

The owner of the clinic is responsible for the clinic as a whole, including the vicarious liability of its employees. Non-employed health professionals are responsible for their own liability unless they have a contractual agreement that the clinic is assuming that responsibility for their services on behalf of the clinic. Given that a patient will see various professionals in a multi-disciplinary clinic and that there can be various employment arrangements, the liability related to a patient injury can become rather complicated and contentious.

In this complex multidisciplinary environment, a lot can go wrong:

1. If there is a lack of communication between clinical specialists, then patients could develop serious health problems under the radar.
2. If there is an overlapping on the scopes of practice, then there may be potential on omission attributable to either health professional.
3. If use of medical or diagnostic equipment results in health complications for the patient, then the owner of the clinic and the equipment technician could be held liable.
4. If there is a physical property break-in or even a cyber security breach.
5. If medical staff are overworked and/or under-qualified, then patient safety is at greater risk.
6. If the clinical team experiences burnout or low morale, then patients and their caregivers are at risk of abuse.



One Clinic, Multiple Healthcare Professionals

Multidisciplinary clinics offer the convenience of having different healthcare professionals all in one clinic, working together on the patient's diagnosis, and treatment plan making the process simpler for both the patients and the health providers.

Despite their many advantages, multidisciplinary clinics come with unique risks. Recent media attention to medical malpractice tells the stories of entities and their practitioners sued for mis-diagnoses and serious medical errors. Some healthcare entities have been ordered to pay millions in damages. Comprehensive protection for these entities is important as a defense to the increasing litigation environment of the healthcare industry.

Understanding Regulations

Professional Liability Insurance is required of most health professionals. Clinic owners are responsible to have insurance in place for the clinic itself, and provide professional coverage for their employees, while independent healthcare contractors must secure their own professional liability insurance. To account for the industry's nuanced and constantly-changing insurance regulations, health professionals need savvy brokers on their side supported by knowledgeable insurers.



CMPA reported rising damages payouts totaling
\$248 Million⁽¹⁾

Medicine is extremely nuanced and no highly competent specialist is omniscient. Despite a decrease in the number of legal cases against Canadian doctors in recent years, the CMPA reported rising damages payouts totaling 248 million dollars in 2012. Any medical professional can be held responsible when one of their patients experiences adverse outcomes in our medical system.

(1) Canadian Medical Protective Association, 2012

What MedThree Can Offer

MedThree understands the complexity of multi-disciplinary healthcare facilities, including the coverage nuances involved when an entity uses independent contractors. We can provide solutions for risks ranging from acute care facilities to community care using both claims-made and occurrence-based professional liability coverage based on risk and exposure.

Our complete coverage for multidisciplinary medical clinics includes:

- Property
- Professional and General liability
- Equipment breakdown
- Crime
- Legal expense
- Directors' and Officers' liability
- Cyber

The MedThree Advantage

MedThree Insurance Group are specialists in writing healthcare risks and keep abreast of the nuances and forever changing regulations and guidelines within the healthcare industry.