

# Get Started Providing Coverage for Multidisciplinary Clinics

## Multidisciplinary Clinics are on the Rise in Canada

Patients are more educated about the benefits of using different modalities to treat an array of illnesses and injuries, and the healthcare industry is responding. Medical professionals are starting up multidisciplinary clinics so their patients can access comprehensive health services under one roof. Teams of professionals can include a wide range of specialists, from pharmacists to dieticians, physiotherapists to psychotherapists, and podiatrists to audiologists.

Clinics benefit patients and practitioners. They're convenient and cost-saving, they facilitate accurate diagnoses, and they make treatment simpler and more comfortable for patients.

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 misdiagnoses and serious medical errors. Some healthcare entities have been ordered to pay millions in damages. Comprehensive protection for these entities is a matter of survival in an industry where lives and livelihoods are at stake.

## What's at Risk for Multidisciplinary Clinics

The owner of the clinic is responsible for the clinic as a whole, while the healthcare professionals are ultimately responsible for their patients. 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 as interprofessional practices increase and scope of practice expands, then there may be potential on omission attributable to either healthcare 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 medical equipment fails, then this could result in failure to diagnose and treat the patient.
5. If medical staff are overworked and/or underqualified, 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.
7. In a multidisciplinary clinic, the patient's primary person of contact is the medical office assistant. While medical office assistants are trained to deal with confidential files, they may not be able to identify red flags on healthcare issues.
8. Only the patient can authorize interprofessional discussion of his/her medical records. If these specialists don't receive authorization to discuss their patient, then the patient could develop serious health problems.

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 totalling 248 million dollars in 2012. Any medical professional can be held responsible when one of their patients experiences adverse outcomes in our medical system.

### **Understanding Regulations**

Professional Liability Insurance is required of all healthcare professionals. Under the clinic's liability policy, clinic owners are responsible to provide professional coverage for their employees, while independent healthcare contractors must secure their own professional liability policy. To account for the industry's nuanced and constantly-changing insurance regulations, healthcare professionals need savvy brokers on their side.

### **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.

Insurance professionals can grow their healthcare book of business by using MedThree Insurance Group's products, because we provide complete and integrated coverage for the healthcare industry.

Our complete coverage for multidisciplinary medical clinics includes:

- Property
- Professional and General liability
- Equipment breakdown
- Crime
- Legal expense
- D&O

- Cyber

### **The MedThree Advantage**

MedThree understands the unique risks and exposures associated with the healthcare industry. In fact, healthcare is our specialty. Unlike generalist MGAs, we provide brokers with integrated solutions for their clients that address the increasingly complex and fragmented healthcare industry. We provide brokers with 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.

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