

# HEALTHCARE COMPLIANCE INSURANCE + FULL SCALE CYBER PROTECTION

Modern healthcare organizations are challenged with aggressive and costly government audits and have many healthcare executives scrambling as they try to comply with increasingly complex rules, regulations, and guidelines. Meanwhile, cyber risks loom large in an increasingly fraught informational landscape with one insurance policy. We can help you address these critical liability exposures.

FFActs is a comprehensive insurance solution for healthcare organizations. The program provides full retroactive coverage, and includes expert defense, as well as indemnification for fines and penalties associated with unintentional over-billing, including False Claims Act fines and penalties. FFActs also includes extensive cyber insurance enhancements to ensure your organization is protected from a data breach.

## FFACTS HAS THE STRENGTH AND FLEXIBILITY TO COVER A BROAD RANGE OF HEALTHCARE ORGANIZATIONS, INCLUDING:

- **Physician groups**
- **Allied healthcare facilities**
- **Hospitals**
- **Long-term care facilities**
- **Mental health facilities**
- **Solo physicians**

## COVERAGE BEYOND THE BASICS

In addition to the baseline protection for Medicare/Medicaid billing liability, coverage extends to other healthcare compliance issues:

- **Medicare/Medicaid audit coverage:** Fines and penalties defense coverage for alleged billing fraud. (RAC, ZPIC, MAC, CMS, DOJ, OIG).
- **ACO vicarious liability coverage:** Defense coverage for physicians involved with ACO (managed care) claims.
- **Whistleblower claims:** Protection for claims made against the provider by an employee or patient.
- **Commercial payor audit defense coverage:** Provides defense costs for commercial payor investigations for billing audits.
- **Stark violations:** Provides fines and penalties defense.
- **HIPAA patient privacy regulations:** Provides defense and indemnity protection for fines and penalties.
- **Emergency Medical Treatment and Labor Act (EMTALA):** Extra coverage for EMTALA enforcement activity, and protects entities from allegations of non-compliance.

- **Meaningful Use audits:** Provides coverage for audits for EMR utilization where the government has assisted in paying for such systems.
- **State Board of Medical Examiners:** Provides defense coverage for disciplinary proceedings or administrative proceedings.

## FULL-SCALE CYBER PROTECTION

FFActs provides extensive cyber coverage enhancements that cover expenses associated with a data breach incident. The data breach coverage is a separate limit provided. Our extensive cyber coverage includes:

- Security and privacy third party liability
- Privacy regulatory defense and penalties
- Crisis management, patient notification
- Multimedia liability
- Data recovery and business income data extortion
- Social engineering
- Brand reputation
- PCI fines and penalties coverage

