

**LANCASTER GENERAL HOSPITAL
ACGME POLICIES**

In Reference to ACGME Institutional Requirements – Effective July 1, 2022

IV.F. Institutional GME Policies and Procedures: Professional Liability Insurance

IV.F.1. The Sponsoring Institution must ensure that residents/fellows are provided with professional liability coverage, including legal defense and protection against awards from claims reported or filed during participation in each of its ACGME-accredited programs, or after completion of the program(s) if the alleged acts or omissions of a resident/fellow are within the scope of the program(s). (Core)

IV.F.2. The Sponsoring Institution must ensure that residents/fellows are provided with: (Core)

IV.F.2.a) official documentation of the details of their professional liability coverage before the start date of resident/fellow appointments; and, (Core)

IV.F.2.b) written advance notice of any substantial change to the details of their professional liability coverage. (Core)

Process Name:	Professional Liability Insurance
Effective Date:	09/25/2023
Who is the policy's expert(s):	Designated Institutional Official
Who is responsible for compliance:	LGH Designated Institutional Official (DIO), the DIO's designees, the Graduate Medical Education Committee (GMEC), the Chair of the GMEC, the Office of GME, and the LGH and entity Chief Medical Officers
To Whom does the policy apply:	All residents/fellows of ACME accredited Graduate Medical Education programs sponsored by Lancaster General Hospital
Process:	As note below.

POLICY

House Staff engaged in accredited residency and fellowship training programs are employed by Lancaster General Hospital (LGH). During the course of their training, house staff may rotate to institutions other than LGH to broaden their educational experience. These rotations must take place within the confines of a formal agreement with the affiliate institution. House Staff are covered by LGH professional liability program while participating in patient care activities, excluding external moonlighting to hospitals outside of LGH.

SCOPE

This policy applies to all trainees employed by LGH.

IMPLEMENTATION

The implementation of this policy is the responsibility of the Directors of Residency Training (Program Directors) and Program Coordinators in coordination with the Office of Office of

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Academic Affairs, the Office of General Counsel, Lancaster General Health Physicians (LGHP), the Financial Operations Malpractice Coordinator, and LGH Corporate Finance.

PROCEDURE

1. Coverage for house staff on rotation within LGH facilities:

House Staff are covered by the LGH professional liability program while performing duties relating to the training program.

PGY 1 and PGY 2 residents are provided professional liability coverage as part of the general hospital coverage. The basic coverage is \$1,000,000 per occurrence and \$4,000,000 in the aggregate as required by Pennsylvania's Act 13, The Medical Care Availability and Reduction of Error Act.

Trainees in LGH programs who have successfully completed 2 years of post-graduate training (or 3 years for foreign medical graduates) are provided individual professional liability coverage. The basic coverage for each physician is \$1,000,000 per occurrence and \$3,000,000 in the aggregate as required by Pennsylvania Act 13, The Medical Care Availability and Reduction of Error Act.

2. Coverage for house staff of an affiliate institution on rotation at a participating institution (e.g., hospital) outside LGH

House Staff on rotation from an affiliate institution must have professional liability insurance through the affiliate institution. Documentation stating that the house officer is fully insured while training at LGH must be submitted to the Office of Academic Affairs prior to the start of the rotation.

3. Coverage for LGH house staff on rotation at a participating institution (e.g., hospital) outside LGH

As further specified in GME Policy I.D., Educational Affiliations, Rotations, Program Letters of Agreement and Master Affiliation Agreements, LGH house staff on rotation at a participating institution are to be provided sufficient professional liability coverage, and comprehensive general liability coverage for bodily injury and property damage (with LGH named as insured and provide indemnification and hold harmless clause for the same). This coverage is to be provided by the participating institution according to LGH standards and agreements.

4. Coverage for LGH house staff while engaged in clinical activities outside the training program (“moonlighting”):

For external moonlighting (outside the health system), the professional liability insurance coverage shall be provided either by the external facility or by the trainee.

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Neither the sponsoring institution nor the training program provides professional or general liability insurance for trainees when they perform moonlighting services outside the scope of their training program.

For internal moonlighting within a LGH facility, professional liability coverage will be provided in accordance with applicable policies and procedures.

5. Coverage for house staff for claims arising from clinical activities undertaken while in training but which are filed after completion of training (“tail coverage”) is also provided, excluding moonlighting at facilities other than LGH on assigned rotations.

6. House Staff who are provided individual professional liability coverage by LGH as set forth above must be rostered. Program Directors/Program Coordinators must provide the required information sufficiently in advance of the rotation to the Office of Academic Affairs and the Financial Operations Malpractice Coordinator.