

Call Coverage Issues

Same specialty or same sub-specialty coverage is the general rule of thumb in most circumstances and also something that may be important to your patients. Problems can result when specialties are too dissimilar. There have been malpractice cases brought after failure to provide same-specialty coverage resulted in patient harm. In these cases, several courts have found negligence on the part of the covering physician and the contracting group. The same-specialty rule should apply for any vacation coverage arrangements made for the physicians.

It is prudent to perform adequate due diligence before getting into a coverage arrangement with an out-of-group physician. In addition to being a member of the same specialty or sub-specialty, it is imperative that the covering physician have at least the same level of privileges and at the same facilities. Before firming up coverage agreements, the physician's credentials, privileges and liability coverage should be verified. In addition, a face-to-face interview can help determine if the physician is compatible with your treatment style and philosophy.

It can be helpful to have the outside physician spend a day in your office. This day may involve:

- Meeting with your staff.
- Discussing patients who require special attention.
- Reviewing charting, policies and procedures, protocols for hospitalized patients, and processes for transferring information back to you when the coverage period ends.

Once arrangements have been made, make sure the covering physician's contact information has been distributed to all necessary parties including the answering service, the hospital switch board, the ED staff and your office staff.

Keep in mind that the covering physician will be representing your practice and should reflect the same level of professionalism and standard of care. Anything less will jeopardize your practice's reputation, patient satisfaction and the practice's risk of liability. Ideally, it should be virtually undetectable by patients, healthcare providers and facilities that a covering physician has stepped in.

Making sure your locum tenens is "covered"

With PSIC, you have the added benefit of locum tenens coverage at no extra charge. To ensure coverage is in force and your practice is protected while you're out:

If your locum tenens does not have malpractice coverage in force: The locum tenens will require pre-approval by PSIC to be covered by your policy while you're out. Contact your agent before making final arrangements with the physician.

If your locum tenens already has malpractice coverage in force: Be certain the locum tenens is in the same provider network, all the notification times have been complied with and PSIC is notified. For your protection, get a copy of the locum tenens physician's declaration page before retaining the physician.