

GME Policy #: II-C	Graduate Medical Education Policy & Procedures Pennsylvania Hospital	Page 1 of 2 Effective: 06-18-08
	Subject: Professional Liability for House Staff	

POLICY

House staff engaged in accredited residency and fellowship training programs are employed by Pennsylvania Hospital of the University of Pennsylvania Health System (PAH). During the course of their training, house staff may rotate to institutions other than HUP 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 University of Pennsylvania Health System (UPHS) professional liability program while participating in patient care activities.

SCOPE

This policy applies to all trainees employed by PAH.


IMPLEMENTATION

The implementation of this policy is the responsibility of the Chair of each Department and the Directors of Residency Training (Program Directors) and Program Coordinators in coordination with the Office of Graduate Medical Education (GME) the Office of General Counsel, and UPHS Corporate Finance.

PROCEDURE


1. Coverage for house staff on rotation within UPHS facilities:
 - House Staff are covered by the UPHS 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 UPHS 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 outside UPHS facilities:

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	Issued by:
	R. Michael Buckley, MD Designated Institutional Official

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- 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 UPHS must be submitted to the Office of GME prior to the start of the rotation.
3. Coverage for PAH house staff on rotation at an affiliated hospital outside UPHS facilities:
 - PAH house staff on rotation at an affiliate hospital are to be provided sufficient professional liability coverage, and comprehensive general liability coverage for bodily injury and property damage (with UPHS and the University of Pennsylvania Trustees named as insured and provide indemnification and hold harmless clause for the same). This coverage is to be provided by the affiliate according to UPHS standards and agreements.
 4. Coverage for PAH 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. 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 UPHS 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.
 6. House staff who are provided individual professional liability coverage by UPHS 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 GME.

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