

An Inside Look: COPIC's Process for Determining 2022 Rates



Commitment

COPIC is committed to being transparent about our ratemaking process and helping our insureds understand how we develop premium rates. Our goal is to maintain rate stability over the long-term to avoid severe rate increases. When there are changes, we communicate what factors are driving these, and if there are rate increases, COPIC provides direct notification to its policyholders. **Please keep in mind that any premium percentage changes reflect base level adjustments and your policy discounts and other credits are applied to develop the actual premium amount.**

Factors That Influence Rates

Instead of explaining the meticulous details of insurance rates (which is known to induce sleepiness), we want to provide a concise overview of how we approach this. Each year, COPIC conducts an in-depth review of claims and loss data as part of our process. Premiums are then determined by analyzing the following key factors:



Claims frequency and severity
(how often claims occur and
total amount paid per claim)



Costs to defend against medical
liability claims/lawsuits



Medical and legal trends
that may impact claims



COPIC's disciplined
underwriting guidelines



State medical liability
environments



Actuarial projections
for future claims

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A Deeper Dive Into Specialties

In addition, COPIC periodically does a “rate relativity” assessment for medical specialties. This looks at specialty-specific factors that may impact claims such as geographic location of practice, procedures performed, and the frequency/severity of claims. These assessments help us to identify differences between specialties that are used in calculating premium rates. The assessment process started with Colorado policyholders and will continue across our other states.

Rates vs. Actual Premiums

As noted before, keep in mind that discounts, distributions, and other elements are applied to develop the actual premium amount. Some of the common discounts are associated with:

- ✓ Earning COPIC points through participation in educational activities
- ✓ Being a member of your state medical association/society
- ✓ Discounts for new physicians and part-time practice.

Finally, rates are also influenced by each policy’s limits of liability, who is covered under the policy, claims history, and policy maturity (how many years you have been with COPIC).

We thank you for choosing COPIC as your medical liability insurance carrier. We are committed to supporting our policyholders, defending the practice of good medicine, and improving medicine in the communities we serve.

COPIC Medical Foundation: 2022 GRANT FUNDING

The COPIC Medical Foundation (CMF) works to improve health care outcomes through grant funding of:

- Programs and initiatives that improve patient safety and quality of care or through systems changes and improvements;
- Pilot programs that are designed to reduce medical errors; and
- Development and implementation of checklists and other tools to improve disease management and transitions in care.

CRITERIA

To be considered for funding, organizations must meet the following minimum criteria:

- Approach or program has demonstrated potential for uptake or replication by the health care community
- Organization is designated as a 501(c)(3) organization or has an identified fiduciary

FUNDING CYCLE

CMF is accepting applications November 1, 2021 through January 14, 2022 for its 2022 cycle of grant funding.

2022 FOCUS AREA

Fragmentation Across Care Settings

For 2022, our grant funding will continue to focus on the issue of reducing fragmentation across care settings. A top concern in the field of patient safety, breakdowns in care from a fragmented health care system can lead to readmissions, missed diagnoses, medication errors, delayed treatment, duplicative testing and procedures, and reduction in quality of care leading to general patient and provider dissatisfaction. For CMF, contributing to a solution to this safety concern means supporting scalable or replicable solutions, focusing on the testing of new ideas or growing existing solutions, and then seeing avenues for larger application.

DEADLINES AND APPLICATIONS

Grant applications are due January 14, 2022 by 5pm MST. Applications can be emailed to: mhintze@copic.com. Applicants can expect to hear from CMF regarding potential support by March 1, 2022.

Download the grant requirements and application on the COPIC website at www.callcopic.com/about-copic/copic-medical-foundation.



ADVANTAGE PROGRAM

A NEW COVERAGE OPTION EXCLUSIVELY FOR ADVANCED PRACTICE PROVIDERS (APPs)

COPIC is excited to announce another coverage option designed specifically for APPs. The Advantage Program is an alternative for medical professional liability coverage for APPs that is provided through COPIC's Risk Retention Group and offered through Western Summit, LLC.

? WHAT ARE THE PROGRAM HIGHLIGHTS?

- **Eligible risks:** Physician Assistants, Nurse Practitioners, Certified Registered Nurse Anesthetists, and Registered Nurses doing limited Aesthetics
- Stand-alone MPLI policy offering separate limits of liability
- The program is not available in all states
- **Limits of Liability:** \$1M/\$3M maximum limit
- The program allows insureds to earn CNE credits through online education and provides access to a cyber resource website

? WHAT ARE THE COVERAGE HIGHLIGHTS?

- Claims-made or occurrence coverage
- Consent to settle provision
- Medical liability coverage; defense costs are outside of policy limit
- **Covered Proceedings:** \$25,000 limit. Defense cost coverage for governmental investigations, medical board inquiries, disciplinary proceedings, and billing fraud and abuse investigations
- **Cyber liability coverage:** \$50,000 embedded coverage

? WHO DO I CONTACT FOR MORE DETAILS?

For APPs: If you are interested in coverage, please contact your existing agent or Mitch Laycock at MitchL@copic.com or (720) 858-6297.

? WHO IS WESTERN SUMMIT?

Western Summit is a nationally recognized MGA (Managing General Agent) and Healthcare Wholesaler representing thousands of health care professionals in all 50 states, D.C., and Puerto Rico. They have placed over \$500 million in premiums since their inception in 2001 and worked with APPs for decades, managing similar programs.



THE COPIC MEDICAL FOUNDATION

GETTING TO KNOW THE PHILANTHROPIC SIDE OF COPIC

The COPIC Medical Foundation (CMF) is a 501(c)(3) organization that is part of the COPIC family of companies. CMF was created in 1991 to provide charitable financial support to programs and initiatives that address health care issues. It has built a strong legacy over its long history.

The idea to create a foundation was championed by Harold “Hal” Williamson, COPIC’s first external, non-physician board member. He was passionate about philanthropy and encouraged the COPIC Trust Board of Directors to consider giving back to the Colorado health care community in real and meaningful ways. Sadly, Hal passed away in 2001, but his spirit lives on in the CMF. Today, the funding efforts of CMF extend across multiple states and have impacted the lives of many.

CMF’s mission is *to improve health care outcomes*, and it navigates philanthropic decisions with the goal statement *to be a catalyst in improving the quality of health care delivery by reducing adverse outcomes and supporting innovation*. Our values remain in alignment with those of COPIC Insurance Company:

VALUES

✓ **Collaborative**

We prioritize collaboration recognizing that the whole is greater than the sum of its parts.

✓ **Innovative**

We value ideas and ways of thinking that are new, novel, and original. We prioritize concepts and approaches that renew or alter the way something has been done.

✓ **Results-Oriented**

We work with a specific, clear goal in mind and focus our resources to achieve our intended results.

✓ **Ethical**

Our organization is one that operates with key principles of morality at the forefront of our minds. These principles include honesty, fairness, equality, dignity, and diversity.

BY THE NUMBERS

In 2021, CMF awarded **\$775,000** in grants focused on reducing fragmentation across care settings to **FIVE** organizations of varied size and scope, impacting health care across the country. In total, CMF has provided **\$10M+** to improve patient care and medical outcomes.

CMF BOARD OF DIRECTORS

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Executive Director

THE EVOLUTION OF THE COPIC MEDICAL FOUNDATION A MESSAGE FROM BRIAN HARRINGTON, MD



Dr. Brian Harrington has been an integral part of the COPIC Medical Foundation since 2013, including serving as the Chair of the Grants Committee

from 2013–2019. He will rotate off the board at the end of this year. We sincerely thank him for his service and leadership.

Dr. Harrington shared the following thoughts about his tenure with the Foundation:

Just as COPIC has grown over the last three decades, so has the COPIC Medical Foundation. The Foundation started in 1991 to express a philanthropic commitment and to give back to the communities it served. Over the years, various charitable activities have been included under the Foundation's umbrella, including a vigorous grants program that distributes more than \$500,000 annually and expanded its reach across multiple states.

I became the Chair of the Grants Committee in 2013, following the leadership of Dr. Ray Blum. During my tenure, the Foundation was involved in many activities in Colorado and Nebraska. I have seen its direct impact in how these efforts support health care professionals to serve their communities and improve health care.

Another important aspect is how the Foundation promoted the humanitarian aspect of medicine. Some of the ways it did this was by recognizing providers who exemplify care and compassion, and funding numerous research and pilot projects to improve health care delivery and quality. I am proud of what we have accomplished for our insured providers and their communities.

The variety and breadth of the Grants Committee activities eventually led to self-examination in 2019. Were we diluting our impact with too many items on our plate? Did we have the right structure and processes in place to support our work? Where was the Foundation's "sweet spot" to improve health care?

With the help of consultants and stakeholder input, we refined our mission and prioritized the activities on which the Foundation should be focused. The Foundation already had several important pieces in place: a concentrated and reliable funding source, a natural match with a supporting organization (COPIC Insurance Company), and a professional staff. The recent reorganization has added structure, processes, and named an executive director. The Foundation is now primed to continue growing in size, reach, and impact.

The Foundation is moving forward with strong, dedicated, and skilled leadership with the appointment of its new chair, Dr. Sophia Meharena and Executive Director Meredith Hintze. They have been intimately involved with the transformation process during the past two years, which is the culmination of three decades of growth. Change is a part of growth, and I am thrilled by the potential of the new COPIC Medical Foundation to make an impact in health care.

GRANT FUNDING IMPACT STORIES

Since 2017, the COPIC Medical Foundation has granted \$175,000 in support of the Academy for Emerging Leaders in Patient Safety (AELPS), a program developed by the MedStar Institute for Quality and Safety. AELPS is a four-day, intensive workshop that convenes resident physicians, medical students, nursing students, and health science/pharmacy students to focus on patient safety concepts and the application of quality and safety improvement strategies and techniques. The program is led by internationally renowned patient safety experts and utilizes various teaching modalities to help attendees learn for sustained impact. Additionally, the program

provides attendees with functional tools to share these lessons with colleagues after returning to their institution. The COPIC Medical Foundation has committed to underwriting a week of the 2022 program next summer.





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COPICNEWS

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Did you miss a previous edition of COPIC newsletters? Don't worry. A full archive of past newsletters can be accessed on callcopic.com.

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- 24/7 Risk Mgmt. Hotline**
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866/274-7511
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Connect with COPIC  



THE LEGISLATIVE LANDSCAPE

PREPARING FOR THE 2022 SESSION



COPIC has long believed that taking an active role in advocating on legislative issues is an important way to allow the health care community to devote its resources to quality improvement and patient care. COPIC monitors regulations and legislation in Colorado to ensure that access to safe, quality health care delivery is maintained, and new, unreasonable burdens are not placed on health care providers.

With the 2021 Legislative Session in our rear-view mirror and the new year and 2022 Session ahead of us, we have been focused on the implementation of laws passed last session, interim legislative committee work, and discussions on what bills might be on the horizon. Please note that the information was current at the time of publication, but may have changed since then.

INTERIM LEGISLATIVE COMMITTEES UPDATE

Each year, legislative committees and task forces are commissioned to examine specific areas of policy. These interim working groups held their first hearings in August and September. Several health care related policy groups and their objectives are highlighted below:

➔ **Statewide Health Care Review Committee** will study a wide range of health care issues that affect Colorado residents throughout the state. The committee's first hearing was held on October 19 with topics of discussion including the impact of the COVID-19 pandemic on Colorado, moving forward in a COVID world, COVID-19 health disparities, and health equity perspectives from around the state. The committee's webpage provides meeting minutes, meeting agendas, and meeting schedules as information becomes available: <https://leg.colorado.gov/committees/statewide-health-care-review-committee/2021-regular-session>

➔ **Behavioral Health Transformational Task Force** must issue a report with recommendations to the General Assembly and the governor on policies to create transformational change in the area of behavioral health using money the state receives from the federal Coronavirus State Fiscal Recovery Fund. In the meetings held so far, the topics discussed include insurance coverage for mental health, crisis intervention and solutions, strategic pillars of mental health, and behavioral health's relationship with the criminal justice system. The Task Force's members, meeting schedule, and minutes can be found at <https://leg.colorado.gov/committees/behavioral-health-transformational-task-force/2021-regular-session>

➔ **Legislative Audit Committee** meets throughout the interim months to review and release audit reports to the General Assembly. The committee recently held a hearing where they discussed an audit that was completed earlier this year by the state auditor on the state's Prescription Drug Monitoring Program (PDMP). The committee heard testimony from the state's Department of Regulatory Agencies (DORA) on the PDMP and ultimately granted DORA approval to begin drafting legislation to update the PDMP statutory language. The committee is slated to meet through the end of the year. The committee's members, meeting schedule, minutes, and other details can be found at <https://leg.colorado.gov/committees/legislative-audit-committee/2021-regular-session>

REDISTRICTING UPDATE

The newly created Colorado Independent Legislative Redistricting Commission successfully undertook their once-a-decade task to consider census data and ultimately draw congressional and legislative maps that will be in place for the next ten years.

In early October, the 12-member commission voted to advance the congressional and legislative proposals to the Colorado Supreme Court for final review. The Colorado Supreme Court now has until November 15 to approve the map or send it back to the commission for revisions. Legal challenges to the maps are expected. Final maps must be approved by the court by December 29.

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LEGISLATIVE LANDSCAPE (FROM PAGE 1)

POLICY AREAS BEING MONITORED IN 2022

Through conversations and meetings with our health care partners in Colorado, our Public Affairs team has identified a handful of potential public policy topics related to health care that we anticipate being at the forefront of the 2022 legislative session:

1. Prescription Drug Monitoring Program expansion rulemaking implementation;
2. 27-65 Rulemaking—Rulemaking hearings facilitated by Mental Health Colorado and the Office of Behavioral

Health discussing behavioral and mental health issues including a 72-hour mental health holdover requirement for medical facilities; and

3. Physician assistant (PA) independence and scope of practice expansion—Eliminating the supervisory requirements that currently exist between a physician and PA.

The Colorado General Assembly is slated to convene on January 12, 2022.

COPIC's Public Affairs team works alongside our colleagues at the Colorado Medical Society and the Colorado Hospital Association to monitor health care legislation that will impact your ability to deliver safe, quality care. Be sure to visit COPIC's Legislative Action Center at www.callcopic.com/resource-center/legislative-action-center for links to the bills we are following and other topics we are monitoring.

If you have any questions, please contact COPIC's Manager of Public Affairs, Logan Dunning, at ldunning@copic.com.



COPIC RESOURCES FOR COLORADO MEDICAL PROVIDERS

COPIC has developed several resources to help Colorado insureds navigate state regulations, requirements, and other legal issues. Below are two examples of these resources that are available on our website and provide useful information based on common questions we receive.

LAW ENFORCEMENT INTERACTIONS

Health care providers may experience interactions with law enforcement personnel that create uncertainty around their responsibilities to patients, including the duty to protect patients' privacy. Law enforcement personnel are tasked with ensuring public safety and conducting criminal investigations. This booklet focuses on situations where these duties intersect in the health care system, and helps providers meet their obligations while respecting the requests of law enforcement personnel. It covers topics such as:

- Key considerations for law enforcement interactions
- Disclosures allowed under HIPAA
- Reporting requirements for certain injuries
- Managing situations with sexual assault or child abuse/neglect
- Patient testing for drugs and alcohol

MINORS AND RISK

Designed for health care providers who see patients that are minors, this booklet provides a reference for managing situations when legal issues involving minors arise. These can range from questions about other family members being able to consent for medical care to parental requests for a drug test for their teenager. Examples of scenarios covered include the following:

- Consent and responsibilities with divorced parents
- Situations where a minor can consent to medical care without parental consent
- Child abuse and reporting guidelines
- Sexually transmitted infections
- Mental health issues



These items and more are available as part of the Practice Management Resources section on our website at www.callcopic.com/resource-center/guidelines-tools/practice-management-resources. Please note that you will need your COPIC website username and password to login and access these resources.



THE LEGISLATIVE LANDSCAPE

PREPARING FOR THE 2022 SESSION

COPIC has long believed that taking an active role in advocating on legislative issues is an important way to allow the health care community to devote its resources to quality improvement and patient care. COPIC monitors regulations and legislation in Nebraska to ensure that access to safe, quality health care delivery is maintained, and new, unreasonable burdens are not placed on health care providers.

Looking forward to the 2022 Legislative Session, we are focused on the implementation of laws passed last session, interim legislative committee work, and discussions on what bills might be on the horizon.

INTERIM LEGISLATIVE COMMITTEE UPDATE

This year, **Nebraska's Health and Human Services (HHS) Committee** is keenly focused on the state's child welfare system and juvenile justice facility issues.

The **Appropriations Committee** held a hearing on October 5 to take input from stakeholders on how to spend the \$1 billion in recovery funds coming down from the federal government. A group of health care stakeholders, including the Nebraska Hospital Association and the Nebraska Medical Association,

have met off and on this summer to propose ideas to put forward as to how to spend those dollars.

Because the governor and senators have said they intend to use the money for one-time items and not create new programs, the health care stakeholders have focused on workforce issues such as increasing existing student loan repayment programs for medical providers. The final spending list from the health care working group is still being finalized.

CREDENTIALING REVIEWS—407 HEARINGS

The **Credentialing Review (407) Program** reviews proposals for changes in scope of practice or for new credentialing of Nebraska health professions.

The **Optometry Review Committee** has not yet scheduled any 407 hearings at the time this article was written. The intent of the Optometry hearings will be to: 1) allow optometrists to perform selective laser trabeculoplasty for the treatment of glaucoma, and 2) authorize the Board of Optometry to establish additional requirements and qualifications to certify licensees related to the enhanced authority. Upcoming meeting dates and times, agendas, and minutes can

be found at [https://dhhs.ne.gov/licensure/Pages/Credentialing-Review-\(407\)-Optometry.aspx](https://dhhs.ne.gov/licensure/Pages/Credentialing-Review-(407)-Optometry.aspx)

The **Respiratory Care Practitioners Review Committee** held their first hearing on October 21 to consider the applicant proposals. The intent of the hearings will be to clarify the role of a respiratory care practitioner as it relates to the administration of prescriptions related to respiratory therapy procedures. Upcoming meeting dates and times, agendas, and minutes can be found at [https://dhhs.ne.gov/licensure/Pages/Credentialing-Review-\(407\)-Respiratory-Therapy.aspx](https://dhhs.ne.gov/licensure/Pages/Credentialing-Review-(407)-Respiratory-Therapy.aspx)

REDISTRICTING UPDATE

The state legislature convened for their once-a-decade redistricting duties. Nebraska saw population growth in the Omaha and Lincoln metro areas and population decline in rural Nebraska. With legislative and congressional districts being required to be similar in population size, legislators chose to move Legislative District 36 from the center of the state to

Sarpy County. Changes were also made to the state's congressional districts: the 1st Congressional District now includes additional portions of Sarpy County; the 2nd Congressional District lost parts of Sarpy County, but gained Saunders County; and the 3rd Congressional District now covers 80 of Nebraska's 93 counties.

OTHER LEGISLATIVE NEWS

POLICY TOPICS TO MONITOR IN 2022

Through conversations with our health care partners in Nebraska, we have identified potential policy topics related to health care that we expect to be at the forefront of the 2022 legislative session:

1. Investment of federal recovery funds into health care infrastructure, including workforce development;
2. Scope of practice changes, including allowing psychologists to prescribe, optometrists to do surgery, and respiratory therapists to administer medication during cardiopulmonary therapies;
3. Telehealth payment parity;
4. Further efforts to address behavioral and mental health;
5. Debating the role of government in requiring vaccinations;
6. Allowing medical marijuana

The Nebraska Unicameral is slated to convene on January 5, 2022.

COPIC will continue to work closely with our colleagues at the Nebraska Medical Association to track the implementation of passed legislation and develop education on how these policies will impact your practice. Be sure to visit COPIC's Legislative Action Center at www.callcopic.com/resource-center/legislative-action-center for links to these bills and others we are following. If you have any questions, please contact COPIC's Manager of Public Affairs, Logan Dunning, at ldunning@copic.com.

2021 COPIC HUMANITARIAN AWARD: DR. MATTHEW BEACOM



COPIC and the Nebraska Medical Association (NMA) are proud to announce that Dr. Matthew Beacom, a family medicine physician in Fremont, was chosen as the 2021 recipient of COPIC's Humanitarian Award. Dr. Beacom is recognized for his commitment to making a difference in health care and was presented with the award at the NMA's annual meeting in September.

Dr. Beacom grew up in Cedar Bluffs and received his M.D. at the University of Nebraska Medical Center (UNMC). He is a family medicine-trained clinician with 20+ years of experience that includes nursing home and hospice care as well as being a passionate advocate for long-term care residents.

In addition to his clinical practice, Dr. Beacom has been on faculty at UNMC since 2001 and participates in overseas medical mission trips as a mentor to medical students. He is the medical director for Three Rivers

Public Health, two fire departments, and a national hospice agency.

Most recently, Dr. Beacom was involved in helping long-term care facilities in Nebraska write resident care plans for staff. His expertise was also recognized by the American Health Care Association as it sought Dr. Beacom's guidance to help nursing home providers across the country manage the challenges and requirements that emerged from COVID-19.

Dr. Beacom also founded Combining Agricultural Safety and Health, a

nonprofit program that provides education on farm safety in rural Nebraska.

The COPIC Humanitarian Award was established in 2001 in honor of former COPIC board member, Harold "Hal" E. Williamson. The annual award recognizes a physician going above the call of duty in the Nebraska health care community and provides a \$10,000 donation to be given to the health-related nonprofit of the recipient's choice. Dr. Beacom chose to donate the \$10,000 to the Nebraska Health Care Foundation.



THE LEGISLATIVE LANDSCAPE

PREPARING FOR THE 2022 SESSION

COPIC has long believed that taking an active role in advocating on legislative issues is an important way to allow the health care community to devote its resources to quality improvement and patient care. COPIC monitors regulations and legislation in Iowa to ensure that access to safe, quality health care delivery is maintained, and new, unreasonable burdens are not placed on health care providers.

With the 2021 Legislative Session in our rear-view mirror and the new year and 2022 Session ahead of us, we have been focused on the implementation of laws passed last session, interim legislative committee work, and discussions on what bills might be on the horizon. Please note that the information was current at the time of publication, but may have changed since then.

INTERIM LEGISLATIVE COMMITTEE UPDATE

Both the Health Policy Oversight Committee and the Health Insurance Mandate Review Committee have been approved to meet over the interim months.

Health Policy Oversight Committee's duties include providing continuing oversight for Medicaid managed care, ensuring effective and efficient administration of the program, addressing stakeholder concerns, monitoring program costs and expenditures, and making recommendations to the General Assembly. Meetings have not yet been scheduled. Members, meetings, and other information can be found at www.legis.iowa.gov/committees/committee?ga=89&groupID=24165

Health Insurance Mandate Review Committee is scheduled to meet on November 3 and December 8 of this year. The duties of the committee include identifying and analyzing each health insurance mandate contained in the 2021 Iowa Code and future health insurance mandates; identify the approximate number of Iowa residents covered by certain types of insurance; and identify and analyze related information. The committee is required to submit a report to the General Assembly by December 31, 2021.

REDISTRICTING UPDATE

The Iowa Legislature is currently undertaking their once-a-decade redistricting duties. After the state Senate voted down the initial map proposed in September by the Legislative Services Agency, the Legislature will look to consider a second map (released on October 21) during the second special session on October 28.

If the Legislature fails to meet the constitutionally mandated deadlines, the Iowa Supreme Court takes over redistricting which must be completed by December 31, 2021.

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LEGISLATIVE LANDSCAPE (FROM PAGE 1)

POLICY AREAS BEING MONITORED IN 2022

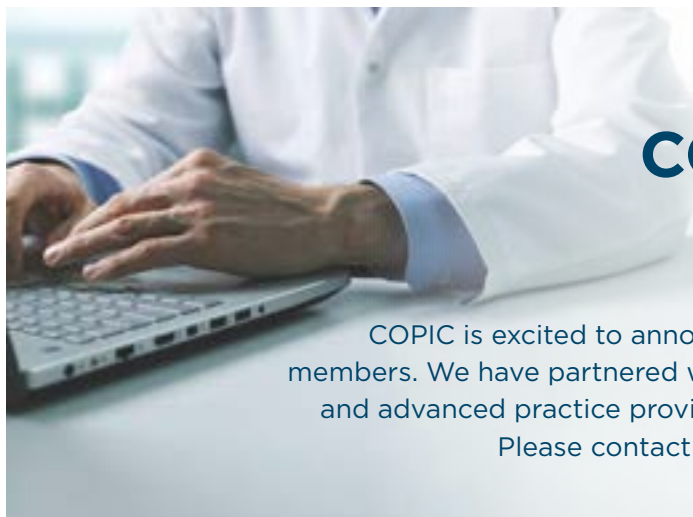
Through conversations with our health care partners in Iowa, our Public Affairs team has identified a handful of potential public policy topics related to health care that we expect to be at the forefront of the 2022 legislative session:

1. Cap on medical liability damages—COPIC will continue to work with the Iowa Medical Society and other health care colleagues to advocate for a cap on non-economic medical liability damages
2. Statewide vaccination rates
3. Various scopes of practice for health care providers

The Iowa Legislature is slated to convene on January 10, 2022.

COPIC will continue to work with our colleagues at the Iowa Medical Society to track implementation of passed legislation and develop education on how these policies may impact your practice. If you have any questions, please contact COPIC's Manager of Public Affairs, Logan Dunning, at ldunning@copic.com.

For information on legislation or to find your elected officials, visit the Legislative Action Center on our website at www.callcopic.com/resource-center/legislative-action-center



FREE APPLICATION COMPLETION SUPPORT FOR PHO MEMBERS

COPIC is excited to announce great news for Paramount Health Options (PHO) members. We have partnered with PHO to pre-populate COPIC's individual physician and advanced practice provider applications at no cost to the practice or provider. Please contact Brenda at bkrambeer@paramounthealthoptions.com to assist with making the application process easier!

COPIC RESOURCES FOR IOWA MEDICAL PROVIDERS

COPIC has developed several resources to help Iowa insureds navigate state regulations, requirements, and other legal issues. Below are two examples of these resources that are available on our website and provide useful information based on common questions we receive.



Law Enforcement Interactions

This booklet focuses on situations where health care and law enforcement duties intersect in the health care system, and helps providers meet their obligations while respecting the requests of law enforcement personnel.



Minors and Risk

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