# Telehealth Provider Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



## OVERVIEW

Telehealth adds multi-state licensing, cyber and technology risks to normal malpractice, so carriers look at where patients are located and how visits are delivered.

## WHAT'S COVERED

**Medical professional liability**
Claims from diagnosis or treatment by video or phone.

**Technology errors**
Platform outages or failures that harm patients.

**Cyber and HIPAA**
Breaches of patient data and video sessions.

**Multi-state coverage**
Coverage for patients located in any state you are licensed in.

**Regulatory defense**
Licensing and prescribing investigations.

**Good to know**
Carriers want a provider licensed in every state where patients are located, and many limit online prescribing of controlled substances.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Care to patients in states where the provider is not licensed
- × Controlled-substance prescribing without an in-person exam on many forms

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- States where providers are licensed
- Specialties and visit types
- Platform vendor and security controls
- Annual visit volume

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

**800-616-3490** **info@societiesinsurance.com**

**societiesinsurance.com/telehealth-provider/**

**Important information:** This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).