

Phone: 1-802-472-1500

www.One80.com

Allied Health Care Providers Program – Home Health Care, Hospice and Medical Staffing Firms Professional Liability & General Liability Insurance Application

Instructions:

- Please answer all questions completely. If any questions do not apply, print "N/A" in the space. Check all Yes/No answers. This form must be completed, dated and signed by a Principal or Officer of the Applicant Firm.
- Submit with current insurance company loss reports for the past five (5) years. Specify date, description and amount outstanding/current reserve for each claim.

Applicant Information:

Applicant (Entity) Name:				
	(If more than one entity/sul	bsidiary, please attach	description and % of	owned for each)
DBA (If Applicable):				
Date Business First		Employer Federa	l Tax ID	
Established:		Number (Require	ed):	
Mailing Address:	Street:	•	PO Box:	
	City:	State:	Zip Code:	
Physical Address:	Street:			
	City:	State:	Zip Code:	
	County:			
Phone Number:		Fax Number:		
Website:		Number of Ye		
		Current Owne	ersnip:	
Contact Name:				
Contact E-Mail Address:				
Description of Operations: (check al	ll that apply)			
☐ Home Health Care Firm	☐Medical Equipn	ment Supplier	Nurse Registry	
Personal Care/Support Services	Oxygen Equipr	ment Provider	☐ Traveling Nur	se Firm
Companion Care Provider Visitir	ng Nurse 🔲 Infusion Thera	py Firm	☐ Medical Staffi	ing
☐ Visiting Nurse Association(VNA)	Pharmacy (Clo	sed Shop)	■ Non-Medical	Staffing
Hospice	Retail Pharma	су	Other (describ	be):
Current Accreditation (check all tha				
Accreditation Commission for		- (CARE)		
	ation of Rehabilitation Facilitie	es (CARF)		
Community Health Accredita				
☐ The Joint Commission (forme	riy JCAHO)	Other:		



Current Membership (check all that apply): National Association for Home Care & Hospice						
☐ Active Member – National Associa ☐ ActiveMember – State Home Care ☐ Active Member – Other (Associa	e Associati	on (name of assoc.):	NAHC) Exclusively Endorsed NA	AHC Affinit	ty Partner 	
Operations:						
Total Number of Employees:			Total Annual Gross Receipts: \$			
Permanent Employee Turnover	Rate:	%	State(s) of Operation (list all):			
Legal Entity - Choose One: Individual Partnership Corporation Joint Venture Limited Liability Co.			Entity Type - Choose One: For Profit Non-Profit Government			
Percentage of Receipts obtained for	r the follov	ving payor categories:	(total must equal 100%)			
Medicare: Medicaid: Private Pay: Other:			Medicare Provider #:			
License/Certification Information:						
1. Is the Applicant licensed in all states in which it is operating? If No, explain how non-licensed states are monitored:				□No		
Licensed Specialty:						
Licensing Agency:						
2. Has the Applicant's License or Certification ever been revoked, suspended or voluntarily surrendered? Are any such charges pending against the Applicant?			uspended, refused, canceled	☐ Yes	□ No	
Has any hospital or other healthca			ed. non-renewed. revoked.	Yes	□ No	
declined or in any way restricted	the Applica	ant's privileges?		res		
4. Has a professional licensing board disciplinary action against the App	plicant?	ion board or professio	onal ethics board ever taken	Yes	□ No	
Are any disciplinary actions pendi	-			Yes	□ No	
5. Has the Applicant ever been convending?				☐ Yes	□ No	
6. Has the Applicant ever been inves or other Governmental Body (i.e.	FBI, Dept.	of Justice)?	tment, State Licensing Board	☐ Yes	☐ No	
Location(s) Where Services are Provi	ided: (tota	l must equal 100%)	,			
Location		Percentage of total revenue	Location		Percentage of total revenue	
☐ Private Homes		%	☐ Doctors' Offices		%	
Nursing Homes/ Assisted or Independent Living Facilities			Adult Day Care Facilities/Centers			
Hospitals			☐ Prison Facilities			
Clinics			Schools			
☐ Laboratories			Other Locations (describe):			
Hospices						

Types of Services Provided: (total must equal 100%)

Service	Percentage of total revenue	Service		Percentage of total revenue	
☐ Home Health Nursing	%	☐ Medical Supplemental Staffing		%	6
Personal Care/Companion/Sitter		☐ Non-Medical Supplemental Staffi	☐ Non-Medical Supplemental Staffing		
☐ Infant Care/Pediatric Care		Rehabilitation			
Surg. Nursing/Operating Techs		Medical Equipment Supplier			
Obstetrical Services		Retail Pharmacy			
Post Partum Caregivers		Closed Shop Pharmacy			
☐ Hospice		Mail Order Pharmacy			_
Respite Care		Mental Health/Counseling			
Meals on Wheels		Psychiatric Care			
Respiratory Care		Adult Day Care			
☐ Trach/Ventilator Care ☐ Infusion Therapy		☐ Child Day Care ☐ Laboratory Services			
Palliative Care/Pain Mgmt.		Clinics Owned/Operated			
Blood Transfusion		Dialysis			
Chemo Therapy		Bereavement Camps			
Radiation Therapy		Other (describe):			_
1. Does the Applicant utilize a formal written Quality Improvement and Risk Management Program? 2. Is the overall responsibility for risk management assigned to one individual in your firm? If Yes, Name/Title: If No, please describe how risk management is monitored: 3. Does the Applicant have an informed consent process in place? Yes 4. Does the Applicant have a formal incident reporting procedure? Yes 5. Does the Applicant have a formalized training and education program with staff attendance required at mandatory in servicing? Are complete records kept on all patients? If so, are they stored in locked cabinets or password protected if electronic records? Are patient records protected in compliance and accordance with HIPAA? Does the Applicant require signed release forms for the release of records? Does the Applicant conduct semi-annual audits of all required paperwork? Yes Yes				No	
Hiring/Screening and Credentialing Procedure	es:				Т
 Does the Applicant perform criminal background checks on prospective employees, independent contractors and volunteers? If Yes, at what level is the criminal searched conducted? (check all those applicable) County State Federal Felony Misdemeanor Convictions 		Yes	□No		
2. Does the Applicant verify employment rela independent contractor being hired/place		an employee or	Yes	□No	
Does the Applicant verify certification and/ and independent contractors at hire date a			Yes	□No	

Hiring/Screening and Credentialing Procedures (continued):						
 Does the Applicant confirm in writing any of the following relative to prospective employees: Whether their medical professional liability insurance has ever been denied or canceled? Whether they have ever been involved in any professional liability claims or litigation? Whether any action has ever been taken on their clinical privileges? 					☐ Yes ☐ Yes ☐ Yes	□ No □ No □ No
- Whether the individual h molestation and/or assau		ed of any crime, includ	ling sexual abuse o	or	Yes	□ No
5. Does the Applicant conduct	a personal interview	for each prospective e	employee?		Yes	□No
6. Has the Applicant formali and independent contrac					☐Yes	□No
7. Is there a procedure for scr alcohol abuse is alleged?	eening suspect emp	loyees/independent co	ntractors when d	rug or	☐ Yes	□No
8. Are all employees/independ statement?	lent contractors requ	uired to sign a formal co	onfidentiality		Yes	□No
9. Are written job descriptions	provided to all empl	loyees?			Yes	□No
10. Does your organization req physicians' assistants) ma			•		Yes	□No
limits of liability required: Are certificates of insuranc		<u></u>			Yes	□No
Is there a formalized profes license, certification, education.		aling process in place, i	ncluding verification	on of	Yes	□No
Professional Staff – License and Please provide the following inf	_	Physician, Physician A Employee, Volunteer or	Average	Primary	er:	
Full Name of Professional	State of Licensure	Independent Contractor?	Hours per Month	Insurance Coverage? (Yes/No)		of Primary nce Carrier
Services Provided – Additional	Details:					
Does the Applicant provide P If Yes, describe types of per					Yes	☐ No
2. Do you take on tracheot	omy/ventilator depe	•			Yes	□No
3. Are Apnea Monitors used in the delivery of care? If Yes, does the Applicant rent this equipment to others?					Yes	□No
If Yes, number of Monitors	ent this equipment t	o others?			Yes	□No

Services Provided – Additional Details (continued):		
5. Does the Applicant provide any "live-in" home health care services? If Yes, please provide the percentage of patients that use this service: %		□No
6. Does the Applicant provide any services to Alzheimer's, quadriplegic, or mentally incapacitated patients?	Yes	□No
7. Does the Applicant own or operate any bed/board facilities (i.e. hospice, skilled nursing,	Yes	□No
etc.)? If yes, number of beds: If yes, are all medications stored in a locked cabinet?	Yes	□No
8. Home Health Care – total number of patients treated in their homes (annually):		
Percentage under 18 years of age:%		
Percentage Adult (19-65):%		
Percentage Senior (over 65):%		
	T	
9. Does the Applicant perform home-site surveys prior to the commencement of care?	Yes	□ No
10. Are employees required to complete daily work reports?	Yes	□No
11. Do all patients receiving any level of skilled care have a current and regularly updated		
physician treatment plan on file?	Yes	☐ No
12. Is the Applicant a Durable Medical Equipment Supplier* (sales, lease and/or rental)? *If Yes, please complete DME supplemental application.	Yes	□ No
13. Does the Applicant provide any Supplemental Staffing services?	Yes	□No
14. Total Revenue derived from Supplemental Staffing services: \$		
Percentage of total revenues by location of staffing services (total must equal 100%):		
☐ Nursing Homes/Assisted or		
Independent Living Facilities:%		
Hospitals (see Q15.)		
Clinics/Laboratories:		
Hospices:		
Doctor's Offices:		
Schools: Adult Day Care		
Facilities:		
Prison Facilities:		
Other (please specify):		
15. If Supplemental Staffing is provided to Hospitals, please specify percentage of total revenues by specialized service (total must equal 100%):		
Obstetrical:%		
Psychiatric:		
☐ Intensive Care Unit:		
☐ Neonatal:		
☐ Emergency Department:		
☐ Medical/Surgical Unit:		
Pediatric:		
Coronary Care Unit:		
All other units:		
16. Do you require that Contractual Agreements you enter into to provide temporary or supplemental staffing to client facilities include the following provisions:	Yes	□No
Mutual indemnification and hold harmless agreement?	Yes	□No
Require third parties to carry liability insurance with limits of at least \$1M/\$3M?	Yes	□No
Require the third party to provide the Applicant with a certificate of insurance?	☐ 1E3	LINU
Please provide a copy of your standard contract.		

EMPLOYEES/STAFF GRID:

Does Applicant provide services in more than one state?	Yes**	No 🗌	STATE:
**If Yes, please make a copy of this page and complete this er	mployees/sta	ff grid <u>for ea</u>	ch state.

Professional Classification	Annual Hours Employees Contractors				Annual Payroll	
			PART	(or 1099 amount)		
Administrative/Clerical					\$	
Audiologist						
Cardiology Technician						
Companion/Sitter						
Clergy						
Dental Hygienist/Dental Assistant						
Dialysis Technician						
Dietician/Nutritionist						
EKG/EEG Technician						
Enterostomal Therapist						
Home Health Aide/CNA						
Homemaker						
Lab Technician						
LPN/LVN						
Medical Director						
Medical Technologist						
Mental Health Counselor						
MRI Technician						
Nuclear Medicine Technician						
Nurse Aide						
Nurse Practitioner						
Nurse/RN						
Occupational Therapist						
Pharmacist						
Pharmacy Assistant/Tech						
Phlebotomist						
Physical Therapist						
Physician						
Physicians' Assistant						
Psychologist						
Radiological Technologist						
Rehabilitation Counselor/Therapist						
Respiratory Therapist						
Social Worker						
Speech Therapist						
Ultrasound Technician						
Volunteer						
Wellness Counselor						
X-Ray Technician						
Other:						

Operations/Exposure Information:

Will any new services be provided in the next 12 months? If yes, please describe:		Yes	□No
2. Will any services be discontinued in the next 12 months?		Yes	□No
3. Have any services been discontinued in the last 24 months?		Yes	□No
4. Within the next 12 month period, does the Applicant plan to:		Yes	No
Obtain another operation or entity?		103	
If yes, please describe:	Ι,	Vac	
Add to the number of employees?		Yes	□ No
Expand the number of locations?		Yes	□No
5. Are any residential facilities owned or operated by the Applicant?	_ ,	Yes	□No
6. Does the Applicant's staff prescribe medication(s) to patients?		Yes	□No
7. Does the Applicant utilize recreational activities in the treatment of patients?	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Yes	□No
8. Does the Applicant handle all billings in-house?	, D	Yes	□No
9. Does the Applicant have a compliance program in place for both HIPAA and billing errors?		Yes	□No
10. Is there a Medical Billings Compliance Officer on staff?	 _ ,	Yes	□No
11. Are there any fundraising events planned for the upcoming year? If yes, please describe:	<u> </u>	Yes	□No
Abuse & Molestation Coverage Section: (if not requesting this coverage, please cross through this se	ection)	1	
 Does the Applicant have written procedures that monitor the staff in day to day relationships with clients, both on (if applicable) and off the premises? 		Yes	☐ No
Does the Applicant have formal staff training on sexual abuse and molestation, including how to recognize the signs?		Yes	□No
3. Does the Applicant have more than one person responsible for the welfare of any single patient?		Yes	□No
4. Does the Applicant have a formal complaint reporting and documentation procedure for clients and employees?		Yes	□No
5. Does the Applicant have a written crisis plan in place for dealing with employees, victims, parents, authorities and the media if there is an incident of abuse?		Yes	□No
6. Does the Applicant's employment application include questions (if permissible) about whether the individual has ever been accused or convicted of any crime, including any sexual or molestation related offense?	ıl	Yes	□No
 Has the Applicant ever had an incident that resulted in an allegation of sexual abuse or molestation? If Yes, please describe:		Yes	□ No
Was the case settled? Was the case taken to trial?		☐ Yes ☐ Yes	□ No
8. Has the Applicant (or their insurance carrier) ever paid any damages as a result of an allegation of sexual abuse or molestation? If Yes, amount paid?: \$		Yes	□No
9. Is the Applicant aware of any fact, circumstance or situation which may lead to any future sexual abuse or molestation claim?		Yes	□No

Non-Owned & Hired Auto Coverage Section: (If not requesting this coverage, please cross through this section) 1. Does the Applicant own any vehicles use for business purposes? Yes ☐ No Does the Applicant purchase a business owned auto liability insurance policy? □No Yes 3. How many employees, independent contractors (ICs) or volunteers use their own Yes No vehicle for company business? Employees ICs Volunteers 4. Does the Applicant obtain a copy of driver's licenses for all employees, ICs and volunteers ☐ Yes ☐ No and confirm they are valid? 5. Does Applicant require each employee, IC and volunteer to provide evidence of Insurance □No Yes with personal auto limits of at least the state required minimum? 6. Does the Applicant make a visual check of all employee, IC and volunteer personal vehicles ☐ Yes □No to be sure the unit is safe and operational? 7. Does Applicant check the Motor Vehicle Reports/MVRs on an annual basis of all ☐ Yes ☐ No employees/ICs/volunteers under age 25 & for all those that transport patients? 8. Do any of the Applicant's employees, ICs or volunteers drive patient/client owned vehicles Yes ☐ No during the course of your business? 9. Is the Applicant aware of any auto accident or loss which may result in a claim? ☐ Yes □No PROFESSIONAL LIABILITY Insurance Coverage Information (past three years): **Policy Period** Deductible Carrier Limits Premium CM/Occurrence Claims Made (CM) Current: Retro date:_ ☐ Occurrence Claims Made Retro date: Occurrence Claims Made Retro date: Occurrence Has the Applicant ever had **Professional Liability** insurance canceled or non-renewed? ☐ Yes (Missouri Applicants: You do not need to answer this question and the answer to this question will ☐ No not be considered in quotation decisions.) (Nevada Applicants: If you have answered yes, please provide an explanation. **GENERAL LIABILITY Insurance Coverage Information (past three years):** Limits Deductible CM/Occurrence **Policy Period** Carrier Premium Current: ☐ Claims Made (CM) Retro date: Occurrence Claims Made Retro date: Occurrence Claims Made Retro date: _ Occurrence Has the Applicant ever had **General Liability** insurance canceled or non-renewed? ☐ Yes (Missouri Applicants: You do not need to answer this question and the answer to this question will ☐ No

(Nevada Applicants: If you have answered yes, please provide an explanation.)

not be considered in quotation decisions.

Claims and Incident Information:

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1. Is the Applicant aware of any of the following events which may result in any claim or suit being		
 made: a. Any client/patient deaths reported while they were in your care or under your supervision? b. Any incidents including slips, trips or falls of a client or patient reported? c. Any mistaken procedures executed or incorrect diagnoses rendered? d. Any severe drug reaction by a client or patient? 	Yes Yes Yes Yes	No No No No
2. Are you aware of any events where patients or their relatives have: a. Directly accused you or your employees of malpractice? b. Exhibited a total disregard of advice or irrational expectations of care? c. Abruptly discontinued care? d. Repeated complaints about service or treatment?	□Yes □Yes □Yes □Yes	No No No No No
3. Has any patient requested release of their records to an attorney?	Yes	□No
4. Has any professional liability claim or suit ever been made against the Applicant or its' employees, independent contractors or volunteers?	Yes	□No
5. Is the Applicant aware of any fact, circumstance or situation which may lead to any future claim?	Yes	□No
Additional Insureds: Please provide a list of all entities to be named as an Additional Insured(s) with complete names a	nd insurable i	nterest:
Name Insurable Interest		

FRAUD STATEMENTS:

GENERAL STATEMENT:

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and [NY: substantial] civil penalties. (Not applicable in CO, DC, FL, HI, MA, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied).

APPLICABLE IN COLORADO:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the isleading purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

APPLICABLE IN THE DISTRICT OF COLUMBIA:

WARNING: it is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

APPLICABLE IN FLORIDA:

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

APPLICABLE IN HAWAII:

For you protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

APPLICABLE IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT:

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

APPLICABLE IN OHIO:

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

APPLICABLE IN OKLAHOMA:

WARNING: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

APPLICABLE IN WASHINGTON:

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

SIGNATURE SECTION:

BY SIGNING THIS APPLICATION, THE APPLICANT WARRANTS TO THE COMPANY THAT ALL STATEMENTS MADE IN THIS APPLICATION ABOUT THE APPLICANT AND ITS OPERATIONS ARE TRUE AND COMPLETE, AND THAT NO MATERIAL FACTS HAVE BEEN MISSTATED IN THIS APPLICATION OR CONCEALED. COMPLETION OF THIS FORM DOES NOT BIND COVERAGE. THE APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED BEFORE THE APPLICANT MAY BE BOUND AND A POLICY ISSUED.

It is understood and agreed that the completion of this application does not bind the company to issue, nor the Applicant to purchase, the insurance.

Applicant Firm Name:	
Signed By:	Signature:
(Please type or print name and title)	Date:
	(Must be signed and dated by Principal or Officer of Firm)
Agent/Broker Information:	
Agency Name:	
Contact Name:	Phone:
Address:	
Agent/Broker E-Mail:	Agent/Broker License# (Required):

E-mail completed Application and attachments to: alliedhealthsubmissions@one80.com



Manchester Specialty