

INCORPORATING TELEMEDICINE IN YOUR ORGANIZATION & CAPTIVE

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CAYMAN
CAPTIVE
FORUM
2018

DIGITAL HEALTH – WHAT’S NEXT



DIGITAL HEALTH VERSUS TELEMEDICINE



TELEMEDICINE UTILIZATION ON THE RISE.



CAYMAN CAPTIVES & TELEMEDICINE



IS YOUR TELEMEDICINE MODEL EPISODIC CARE OR SUBSCRIPTION?

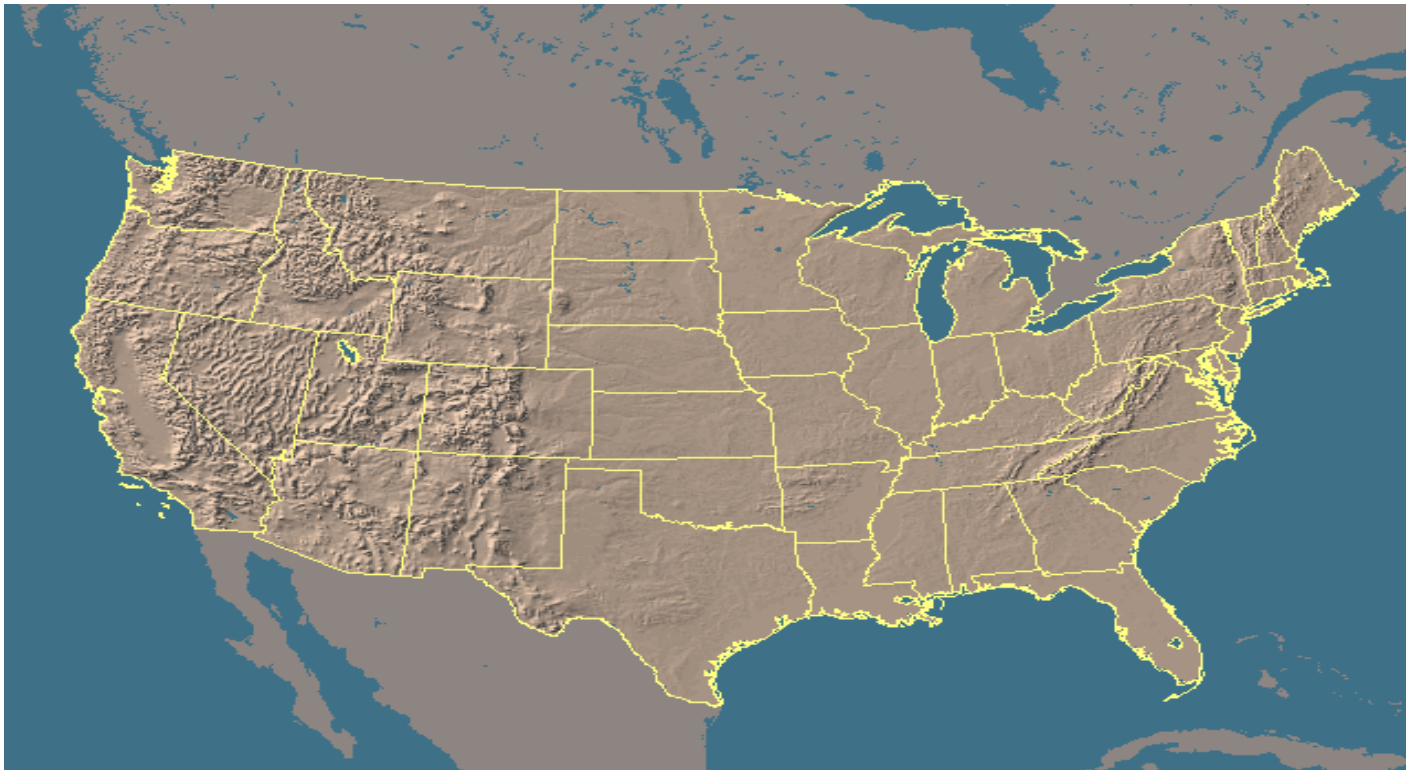


MEDICAL PROFESSIONAL LIABILITY



LICENSURE IS THE MAJOR ISSUE!

Where is the patient?



Does your policy exclude claims brought for actions provided in a state where the practitioner is not licensed?

INTERNATIONAL TELEMEDICINE

Can your policy respond?



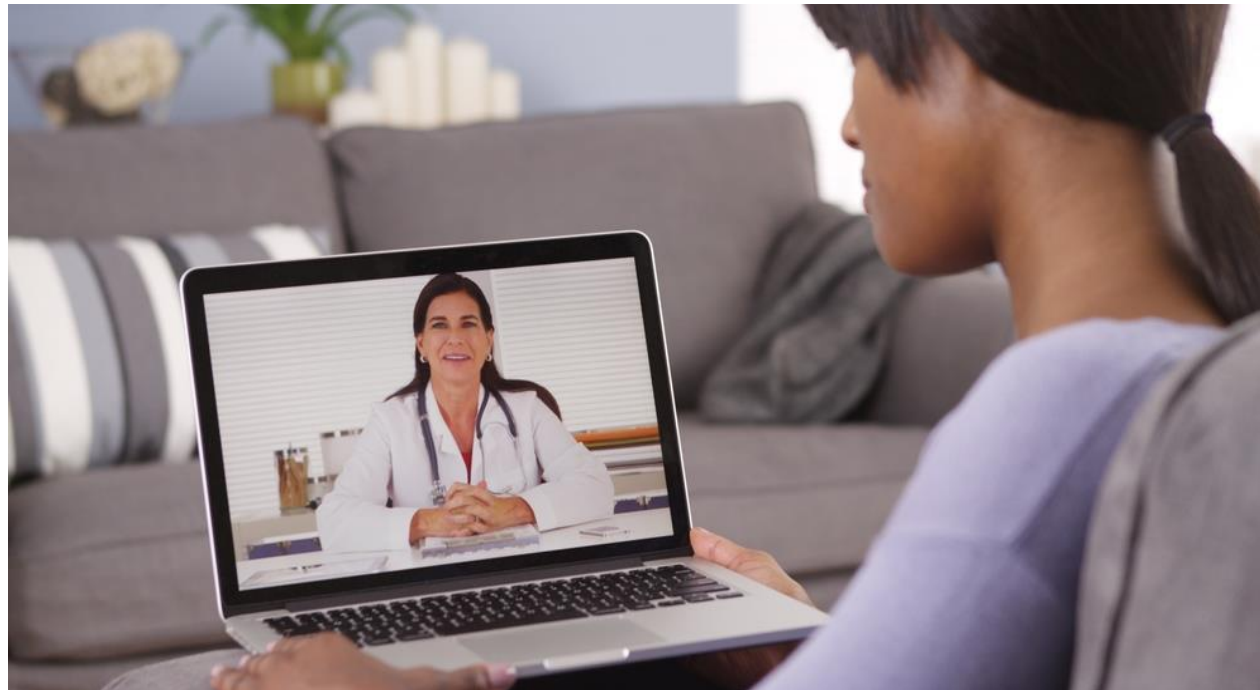
THE PLAINTIFF'S DEMAND FOR DAMAGES WAS
WHAT?????

20 Camels!!!



IS COVERAGE EXCLUDED BASED ON INDIVIDUAL STATE INTERPRETATIONS OF TELEMEDICIN

Always issue specific endorsements affirming coverage on “gray issues”.



RADIO & TELEVISION APPEARANCES

Yes! Some viewers will sue over advice given in such interviews!



TECHNOLOGY ERRORS & OMISSIONS

“We Don’t Have Direct Patient Exposure”



TELEMEDICINE – THUS FAR!

- **Of the 94,228 total claims in the DSP during the period from 2004-2013, a total of only 196 claims were linked with telephone treatment.**
- **Of those 196 reported claims, 56 resulted in some form of claim payment.**
- **The total indemnity loss for related to telephone treatment was only \$17 million, compared to \$8 billion for the total of all MPL losses in the DSP.**
- **Telephone treatment claims thus represented only about 0.21% of all MPL losses.**
- **The average indemnity loss was also lower for telephone treatment at \$303,691, compared to \$328,815 for all MPL claims within the DSP**



DIGITAL HEALTH APPS

YOU ARE NOT IMMUNE!



A medical imaging company created a mobile application which interrelates with teleradiologists. In this event, which eventually led to death - a patient experienced trauma due to the delay in availability of a study. Although both parties were sued, after investigation, it was alleged by the reporting facility that the death of the patient was due to a slow transfer of images from modalities connected to the radiology picture, archiving and communications system.

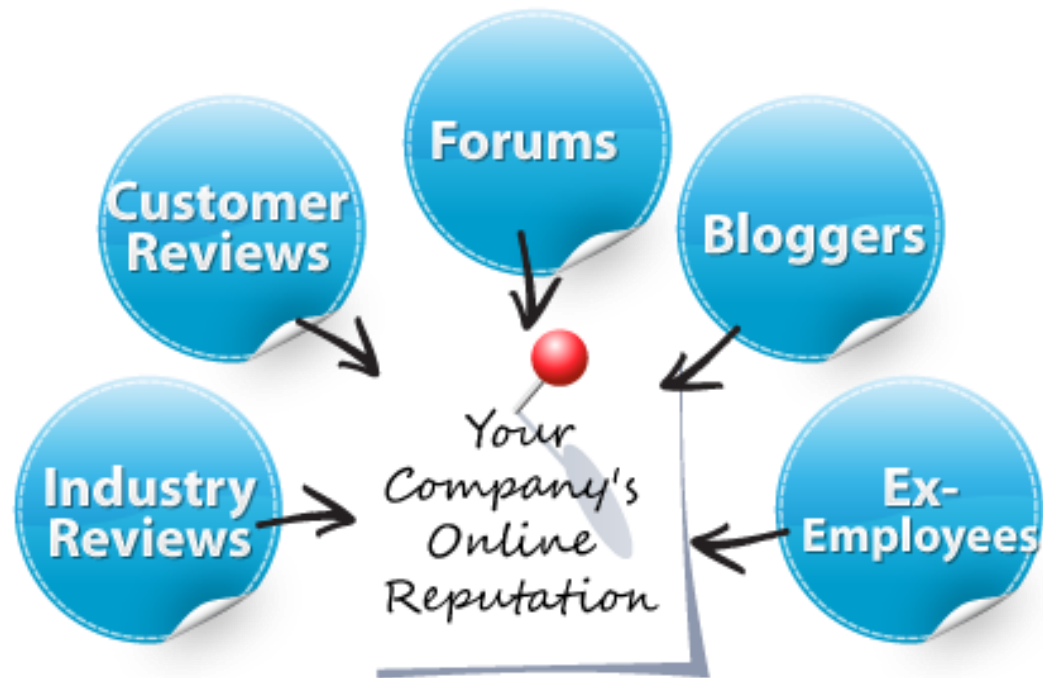
TELEMEDICINE PLATFORMS WHEN TECHNOLOGY FAILS



A patient was provided with interactive telemedicine services. The physician treating the patient tried to access the medical records of the patients using a third-party healthcare information exchange. The physician was unable to retrieve the patients' medical records due to the HIE being hit with a ransomware attack and being taken offline. The physician manually completed a health questionnaire over the phone, the physician then prescribed antibiotics to the patient who later died. It transpired that the patient had misinformed the physician that they were in fact allergic to penicillin.

REPUTATIONAL RISK

What are They
Saying
About
You?



THANK YOU

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