

Regulatory Defense

MICA's Regulatory Defense provides Legal Support, Legal and Audit Expenses, Fine Reimbursement, and coverage of Subpoena Costs to you with no additional cost. We provide coverage of **\$25,000 per claim** and **\$25,000 aggregate** at no additional premium. Higher limits are available, subject to Underwriting approval.

- 01** Disciplinary Proceedings **02** Legal/Audit Protection **03** Penalty Expenses **04** Subpoena Costs



Disciplinary Proceedings

We will assign counsel and pay legal expenses arising out of qualified licensing board investigations and clinical privilege review actions.



Legal/Audit Expenses

Reimbursement of legal and audit expenses incurred as a result of ADA, billing error, CLIA, criminal, EMTALA, HIPAA, OSHA, or Stark proceedings, as well as tax audit expenses.



Penalty Expenses

Reimbursement for fines or penalties imposed as a result of ADA, billing errors, CLIA, EMTALA, HIPAA, OSHA or Stark proceedings.



Subpoena Costs

Reimbursement for costs to respond to subpoena.

Report a
Claim?

TO REPORT A CLAIM, OCCURRENCE, OR LAWSUIT,
CALL THE MICA CLAIM DEPARTMENT
AT 800-352-0402



CALL MICA

Reporting a Regulatory Defense Claim

- ▶ Call the MICA Claim Department at 800-352-0402. Policyholders can also report a claim to MICA 24/7 by logging in to their account via the website. Simply click “Report a Claim or Potential Claim” at the bottom of the page. Reporting will only take a few minutes, and our MICA claim staff will follow up.
- ▶ Policyholders should report any occurrence, claim or lawsuit as soon as possible. The first report of a claim must be made by telephone or by our online reporting tool.

Risk Management Resources

Learn how to mitigate risks with risk assessment tools, best practices, webinars and much more.

- ▶ On the MICA website, click on Member Portal to log in to your account.
- ▶ Under the Action menu, click on Regulatory Defense Link.

All new and renewal policy coverage is subject to underwriting review and approval. Please contact MICA’s Customer Services if you have any questions at 877-215-6422 or your MICA broker.

This literature is a summary description of coverage, and is not intended to be a full statement of the terms, conditions and other limitations of the coverage. For complete details about MICA’s Regulatory Defense coverage, please refer to Regulatory Defense form number: MPL-0160 and MPL-0161, or contact MICA or your MICA broker.

Nevada Insureds: Regulatory Defense in Nevada does not include coverage for fines and penalties for EMTALA proceedings and Stark proceedings (per statutory requirement).

**Report a
Claim?**

**TO REPORT A CLAIM, OCCURRENCE, OR LAWSUIT,
CALL THE MICA CLAIM DEPARTMENT
AT 800-352-0402**



CALL MICA