

1. Overview

Part of ensuring timely enrollment with associated health plans, the Practice must provide each Physician's Professional Liability Certificate of Insurance to Payor Relations. providerenrollment@cmh.edu

Providing each Physician's Professional Liability Certificate of Insurance is essential because it:

- A **contractual obligation** in most payor agreements
- Enables **timely credentialing and enrollment**
- Prevents **delays or denials** by health plans
- Ensures **claims can be paid**
- Confirms compliance with **payor and regulatory requirements**
- Protects the practice from **financial and legal risk**

3. Minimum Coverage and Final Documentation

- Professional Liability Minimum Coverages:
 - \$1M per claim/\$3M agg per physician
 - \$1M per claim/\$3M agg CMAPs entity
 - \$1M per claim/\$3M agg nurses/techs (shared)
 - In KS, limit will be a combination of primary insurance and HCSF for physicians and entity*
- Required Forms: Send final Certificates no later than 7 days pre affiliation and annual renewal.

5. Recordkeeping

- Retain copies of all correspondence
- Ensure Practice Insurance is reviewed annually and always meeting Children's Mercy's minimum standards.
- Changes/renewals to Certificate of Insurance must be updated with Children's Mercy by sending to providerenrollment@cmh.edu