



# Medical Billing Errors and Omissions Coverage

VGM Insurance Services is excited to offer Medical Billing Errors and Omissions (E&O) coverage through our partnerships with industry-leading carriers.

Medical Billing E&O provides first-party coverages for defense costs and regulatory fines from alleged or actual billing errors.

## WHO IT COVERS

- Home Health Agencies
- Hospice Providers
- Senior Living Facilities
- Home Medical Equipment Providers
- Homecare Providers
- Physical Therapy Providers
- Orthotic and Prosthetic Providers
- And More

## WHAT IT COVERS

### Coverage for claims brought by:

- Governmental agencies
- Contractors working on behalf of the government (e.g., RACs and UPICs)
- Qui tam plaintiffs
- Commercial health insurance payers
- Similar entities

### Coverage for regulatory actions, including but not limited to actions involving:

- Billing error proceeding
- Health Insurance Portability and Accountability Act (HIPAA)
- Physician self-referral (STARK)
- Emergency Medical Treatment and Active Labor Act (EMTALA)

Toll free: **800.362.3363** | Email: [info@vgminsurance.com](mailto:info@vgminsurance.com)

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**PRICING INDICATION CHART\***

OPERATING REVENUES	ESTIMATED PREMIUM (\$1 MIL / \$1 MIL LIMIT)	RETENTION
\$1 MIL	\$2,000	\$2,500
\$2.5 MIL	\$2,500	\$2,500
\$5 MIL	\$3,845	\$5,000
\$10 MIL	\$8,475	\$5,000
\$15 MIL	\$11,925	\$10,000
\$20 MIL	\$15,480	\$10,000
\$25 MIL	\$19,080	\$25,000
\$30 MIL	\$22,695	\$25,000
\$35 MIL	\$26,715	\$25,000
\$40 MIL	\$31,283	\$25,000
\$45 MIL	\$32,628	\$25,000
\$50 MIL +	REFER	REFER

\*Final premium is subject to completed application and underwriting review.

**ADDITIONAL COMPLIANCE MEASURES TO PROTECT AGAINST AUDITS**

The ramifications of failed audits can be extensive, including large extrapolated overpayments, payment suspension, one hundred percent prepayment review, and Corporate Integrity Agreement with the Office of Inspector General.

VGM Insurance Services is pleased to partner with our affiliate company, The van Halem Group, to offer proactive audit assistance, including training, education, and the development of a proactive compliance program specific to your company’s needs.

The van Halem Group’s compliance programs include support services, such as online training and education, quarterly audits, and benchmarking, as well as access to their team of compliance experts.

A good compliance program will mitigate the cost of itself, and you’ll see a return on your investment through better processes, efficiencies, and quality of care.

Learn more about The van Halem Group by visiting [www.vanhalemgroup.com](http://www.vanhalemgroup.com) or calling **404-343-1815**.



**Contact VGM Insurance today for a competitive Medical Billing E&O quote!**

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