



October 23, 2009

Network participation insurance requirements

Effective March 1, 2010, professional and commercial liability minimum *aggregate* limits are raised from \$1 million to \$3 million. The *per occurrence* requirement remains the same at a minimum of \$1 million.

This policy revision was approved by the Blue Cross and Blue Shield of Minnesota and Blue Plus Credentialing Committee during their annual policy review.

Use the following information for reference or see full policy language in Section 806:05 of the online Credentialing Policy Manual at providers.bluecrossmn.com.

<p>Practitioner: Professional Liability</p> <ul style="list-style-type: none"> \$ 1 million per incident and \$3 million aggregate, unless the practitioner or provider is covered by a state or federal tort claim liability statute, i.e. Minnesota State Statute 3.736. 	<p>Facility: Professional Liability <i>and</i> Commercial General Liability</p> <ul style="list-style-type: none"> \$ 1 million per incident and \$3 million aggregate, unless the practitioner or provider is covered by a state or federal tort claim liability statute, i.e. Minnesota State Statute 3.736.
<p>Practitioners affected by this change are:</p> <ul style="list-style-type: none"> Physician (MD, DO) Podiatrist (DPM) Chiropractors (DC) Optometrists (OD) Oral & Maxillofacial Surgeons (MD) Psychologists (PHD, PSYD, ED D, MA, MS) Social Worker (Licensed to Practice Independently: LICSW=MN & ND, LISW=IA, LCSW=WI, CSW-PIP=SD) Licensed Mental Health Counselor (LMHC) (ND Only) Licensed Professional Clinical Counselor (LPCC) Licensed Professional Counselor (LPC) (Must be able to practice without supervision) Licensed Marriage and Family Therapist (LMFT) Certified Nurse Midwife (CNM) Registered Nurse Clinical Specialist (RNCS, CNS) Registered Nurse Practitioner (RNP) Physician Assistant (PA) 	<p>Facilities affected by this change are:</p> <p>Medical Facility types:</p> <ul style="list-style-type: none"> Ambulatory Surgery Center (Free-standing only) Home Health Agency (Not a PCA only agency) Hospital (All types including Psychiatric) Skilled Nursing Facility / Nursing Home Sleep Center / Sleep Lab <p>Behavioral Health Facility types:</p> <ul style="list-style-type: none"> Adult Foster Care Licensed Residential Care Child Foster Care / Residential Mental Health – Rule 2960 Mental Health Day Treatment or Partial Hospitalization Mental Health Residential/Inpatient, IRTS, Residential Crisis – Rule 36 Opioid Clinic – Rule 31 Substance Abuse Adolescent – Rule 2960 Substance Abuse Adolescent and/or Adult – Rule 31

Questions?

If you have any questions, please contact provider service at (651) 662-5200 or 1-800-262-0820.