

### **Clarification regarding Professional Liability Insurance**

CRNP - Act 48 of 2007 requires CRNPs to maintain professional liability insurance in order to maintain the CRNP designation.

CNS – Act 49 of 2007 requires the CNS to maintain professional liability insurance in order to maintain the CNS designation.

The laws require that CRNPs and CNSs maintain professional liability insurance coverage at a level required of nonparticipating health care providers under the MCARE Act (Act 13 of 2002), which is currently \$1 million per occurrence and \$3 million in annual aggregate.

Some confusion has arisen as to whether this insurance must be obtained by an individual or whether CRNPs and CNSs may continue to be covered under their employer's policy, under a group policy, or other shared risk policy. It has come to the attention of the Board that some CRNPs and CNSs have been led to believe that they must obtain individual insurance policies in their own name and that their participation in group policies will be terminated.

The Board has determined that a CRNP or CNS whose employer maintains insurance coverage covering CRNPs and CNSs as employees, officers, or agents, or who are covered under or participating in group insurance programs are in compliance with Acts 48 and 49 professional liability insurance requirements and do not require individual policies or individual limits on a group policy.