**INSURANCE**

PART 1A

Disability Insurance Claim Process

The [California State Disability Insurance (SDI) program](http://www.edd.ca.gov/disability/About_the_State_Disability_Insurance_(SDI)_Program.htm) provides short-term Disability Insurance (DI) benefits to eligible workers. Workers who are unable to work due to their own non-work-related illness, injury, or pregnancy, and are losing wages may be eligible for DI benefits.

1. Review Eligibility Information for DI

You must be eligible in order to receive DI benefits. Some requirements include being unable to do your regular work for at least eight consecutive days, having lost wages because of your disability, and being either employed or actively looking for work at the time your disability began.

For a complete list of eligibility requirements, review[Am I Eligible for Disability Insurance?](http://www.edd.ca.gov/disability/Am_I_Eligible_for_DI_Benefits.htm)

If your employer has its own disability leave plan, visit [Voluntary Plan](http://www.edd.ca.gov/disability/Employer_Voluntary_Plans.htm). If you are self-employed or an independent contractor and pay into Disability Insurance Elective Coverage (DIEC), visit [(DIEC) Eligibility](http://www.edd.ca.gov/disability/Self-Employed_Eligibility.htm).

You may also be interested in [Calculating Disability Benefit Payment Amounts](http://www.edd.ca.gov/disability/Calculating_DI_Benefit_Payment_Amounts.htm).

2. File a Claim for DI

Submit a *Claim for Disability Insurance (DI) Benefits* (DE 2501) using [SDI Online](http://www.edd.ca.gov/disability/How_to_File_a_DI_Claim_in_SDI_Online.htm) or [by mail](http://www.edd.ca.gov/disability/How_to_File_a_DI_Claim_by_Mail.htm).

If you need a paper version of the *Claim for Disability Insurance Benefits*(DE 2501), you can order the form through the [Online Forms and Publications](http://www.edd.ca.gov/Forms/) section.

**Important Information About the Start of Your Claim**

The day you became unable to work due to your disability is **the day or date your disability begins**. You will need to include that date when you submit your claim.

You **may not** change the beginning date of your claim or adjust a base period after establishing a valid claim. If you have any questions about your claim start date, please contact DI at 1-800-480-3287 before filing your claim.

Your claim cannot be submitted any earlier than the ninth day from the date your disability begins and must be submitted no later than 49 days after the first date of your disability or the claim is considered to be a late claim and you may lose benefits.

Visit [Options to File for Disability Insurance](http://www.edd.ca.gov/disability/Options_to_File_for_DI_Benefits.htm) for more information.

3. Physician/Practitioner Completes a Medical Certification.

Your physician/practitioner must certify to your disability by completing and submitting the medical certification portion (either through SDI Online or DE 2501 *Part B – Physician/Practitioner’s Certificate* of the paper claim form). It is **your responsibility** to have your physician/practitioner complete and sign the form and submit it to the Employment Development Department (EDD) within 49 days from the date your disability begins or you may lose benefits.

Your claim is not complete until a physician/practitioner completes a medical certification.

4. The EDD Reviews Your Claim.

1. Once a properly completed claim form is received, the EDD usually determines whether or not you are eligible to receive DI benefits within 14 days.
2. The EDD will send you the *Notice of Computation* (DE 429D) to inform you of your potential weekly benefit amount. **Receiving this notice does NOT confirm that you have been found eligible to receive DI benefits**.

5. If You are Found Eligible or Ineligible for Benefits

**If You are Found Eligible for Benefits**

Before you receive benefits, you must first serve an unpaid seven-day waiting period (calendar days). The first payable day is the eighth day of the claim.

Benefit payments are normally issued within two weeks of the EDD receiving a properly completed claim; however, if we need additional information, more time may be needed to process your claim.

**Benefit Payments and the EDD Debit CardSM**

For claims beginning on or after January 1, 2017, weekly benefits range from $50 to a maximum of $1,173. To qualify for the maximum weekly benefit amount ($1,173), you must earn at least $26,070.92 in a calendar quarter during the base period. For more information, review [Calculating Disability Benefit Payment Amounts](http://www.edd.ca.gov/disability/Calculating_DI_Benefit_Payment_Amounts.htm).

You will receive benefit payments on an EDD Debit Card issued by Bank of America. Once you receive your debit card, all authorized benefit payments are deposited to the EDD Debit Card account. The same EDD Debit Card is used to issue DI, Paid Family Leave (PFL), and Unemployment Insurance (UI) payments and is valid for three years.

If you have received benefits in the last three years from any one of the EDD programs (UI, DI, or PFL benefits), your benefits will be deposited on the previously issued card. For more information, visit [The EDD Debit Card](http://www.edd.ca.gov/About_EDD/The_EDD_Debit_Card.htm) page.

**If You are Found Ineligible for Benefits**

If you are found ineligible, a *Notice o*f *Determination* (DE 2517) will be mailed to you. An *Appeal Form* (DE 1000A) will also be mailed with your disqualification notice. You have the right to appeal any decision in writing within 20 days of the mailing date of the disqualification notice. For more information, visit [Appeals](http://www.edd.ca.gov/disability/Appeals.htm).

6. You May Need to Certify for Continued Benefits

If your claim is on automatic payment, after 10 weeks of payment, you will receive a *Disability Claim Continuing Eligibility Certification*(DE 2593). You must return this form to the EDD to certify that your disability continues. If you do not return the DE 2593, your benefits will stop.

If you are not on automatic payment, you will receive a *Claim for Continued Disability Benefits* (DE 2500A) every two weeks to certify that your disability continues. If you do not return the DE 2500A, your benefits will stop.

The quickest way to submit the DE 2593 or DE 2500A is through [SDI Online](http://www.edd.ca.gov/disability/SDI_Online.htm).

For more information on how to continue or request to extend your benefits, visit [Discontinue, Continue, or Extend Your DI Benefits](http://www.edd.ca.gov/disability/Discontinue_Continue_or_Extend_Your_DI_Benefits.htm).

7. If You Need to Extend or Discontinue Your Benefits

**If you have not recovered**

You are eligible to receive benefits until the date your physician/practitioner provides to the EDD. With your final payment you will receive a *Physician/Practitioner’s Supplementary Certificate*(DE 2525XX) by mail.  
  
If you have not fully recovered and want to extend your disability period to continue benefits, you must have your physician/practitioner complete the DE 2525XX and return the form to the EDD to certify your continuing disability. The DE 2525XX may also be completed by your physician/practitioner and submitted using [SDI Online](http://www.edd.ca.gov/disability/SDI_Online.htm).

**If you have recovered or returned to work**

If you recover or return to work on the date your physician/practitioner provided to the EDD, no further action is required to discontinue your claim.

If you have been approved to go back to work **before** the physician/practitioner’s estimated date of recovery, complete one of the forms below using [SDI Online](http://www.edd.ca.gov/disability/SDI_Online.htm) or the paper form:

* The Disability Status section of the *Claim for Continued Disability Benefits* (DE 2500A)
* The Recovery or Return to Work Certification portion of the *Notice of Automatic Payment* (DE 2587)
* Question 1 of the *Disability Claim Continuing Eligibility Certification* (DE 2593)
* Use the **Claim Update** function on SDI Online

If you previously recovered or returned to work and became ill or injured again, immediately file a new claim form (DE 2501) and report the dates you worked.

**Related DI Claim Information**

* [State Disability Insurance FAQs](http://www.edd.ca.gov/disability/FAQs.htm)
* [Voluntary Plan](http://www.edd.ca.gov/disability/VP_Information.htm)
* [Disability Insurance Elective Coverage (DIEC)](http://www.edd.ca.gov/Payroll_Taxes/Disability_Insurance_Elective_Coverage.htm)

PART 1 ANALYSIS

Research Analysis of Disability Insurance

The disability insurance is one of the most important insurances that a doctor in general must have. This allows for financial stability even at the times of injury, pregnancy, or even illnesses. To apply for this insurance, there is a great process and for each step one must receive authorization to continue on to achieve this insurance. This includes understanding your eligibility, filing the DI (Disability Insurance) Claim, looking over medical records for the certification of the illness, revising of claims, and finally identifying benefits from your condition. These benefits are most effective when you are suffering from a loss in wage from your position even if you are under treatment yourself.

I will definitely be attaining this insurance to be able to have protection in the future when and if I need it. The preferred method of applying is online or the SDI Forms. The same process will be occurring with the EDD to review claims to allow for financial benefits.

PART 2

# **Sample Certificate of Insurance**

|  |  |
| --- | --- |
| **Policy Number** | **Policy Period** |
| **​ Your policy number is listed here** | ​Your coverage effective dates are here |
| **Named Insured and Address:** | ​ **Program Administrator:** |
| ​Your name  Your address | ​Healthcare Providers Service Organization  159 East County Line Road  Hatboro, PA 19040 |
| **Medical Speciality:** |  |
| **Your Profession:** |  |
| ​**Code**: | **Insurance Provided by:** |
| ​ | ​American Casualty Company of Reading, Pennsylvania  33 South Wabash Avenue  Chicago, Illinois 60604 |
|  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ​ ​**COVERAGE PARTS** | | ​**LIMITS OF LIABILITY** | |  |  |
| **​A.** | ​**PROFESSIONAL LIABILITY** | | |  |  |
| ​ | [​Professional Liability (PL)](http://www.hpso.com/support/sample-certificate#PL) | each claim | ​aggregate |  |  |
| ​ | [Good Samaritan Liability](http://www.hpso.com/support/sample-certificate#GSL) | ​included above |  |  |  |
| ​ | [Personal Injury Liability](http://www.hpso.com/support/sample-certificate#PIL) | ​included above | ​ |  |  |
| ​ | ​ | u | d | ed above | ​ |
| ​ | [Sexual Misconduct​](http://www.hpso.com/support/sample-certificate#SM) | ​ | ​aggregate sublimit |  |  |
| **​B.** | **​Coverage Extensions:** | | |  |  |
| ​ | ​[License Protection](http://www.hpso.com/support/sample-certificate#LP) | ​per proceeding | ​aggregate |  |  |
| ​ | ​[Defendant Expense Benefit](http://www.hpso.com/support/sample-certificate#DEB) | ​per day limit | ​aggregate |  |  |
| ​ | ​[Deposition Representation](http://www.hpso.com/support/sample-certificate#DR) | ​per deposition | aggregate​ |  |  |
| ​ | [Assault](http://www.hpso.com/support/sample-certificate#AS) | ​per incident | ​aggregate |  |  |
| ​ | [Medical Payments](http://www.hpso.com/support/sample-certificate#MP) | ​per person | ​aggregate |  |  |
| ​ | [First Aid](http://www.hpso.com/support/sample-certificate#FA) | per incident ​ | aggregate​ |  |  |
| ​ | [Damage to Property of Others](http://www.hpso.com/support/sample-certificate#DPO) | ​per incident | ​aggregate |  |  |
| ​ | [Assault/Workplace Violence Counseling](http://www.hpso.com/support/sample-certificate#WVC)​ | ​ | aggregate​ |  |  |
| ​ | [Information Privacy Coverage​](http://www.hpso.com/support/sample-certificate#IPC) | per incident ​ | aggregate​ |  |  |
| **​C.** | **WORKPLACE LIABILITY ​** | Coverage part C. does not apply if Coverage part D. is made part of this policy.​ | |  |  |
| ​ | ​[Workplace Liability](http://www.hpso.com/support/sample-certificate#WL) | ​ ​ | |  |  |
| ​ | [Fire & Water Legal Liability](http://www.hpso.com/support/sample-certificate#FWL)​ | ​ | ​sub-limit |  |  |
| ​ | ​[Personal Liability](http://www.hpso.com/support/sample-certificate#pl) | ​ | ​aggregate |  |  |
| **​D.** | **GENERAL LIABILITY ​** | ​Coverage part D. does not apply if Coverage part C. is made part of this policy. | |  |  |
| ​ | General Liability | ​ | ​aggregate |  |  |
| ​ | ​Fire & Water Legal Liability | ​ | sub-limit​ |  |  |
| ​ | [Personal Liability](http://www.hpso.com/support/sample-certificate#pl)​ | ​ | ​aggregate |  |  |
| ​ ​ ​ ​ | | | |  |  |
| **​Total Premium:** | | | |  |  |
| ​Policy forms and endorsements attached at inception: ​ ​ | | | |  |  |
| ​Policy Forms & Endorsements: This will be a list of the documents that make up your policy booklet. [Click here](http://www.hpso.com/support/sample-policies/Pages/sample-certificate.aspx) to read and print specimen copies of your policy booklet. ​ ​ ​ | | | |  |  |

\*Each Claim

This is the maximum amount available to be paid on your behalf if a demand for money or services is made alleging injury or damage arising from a single act, error or omission in the rendering of your professional services as stated on your certificate of insurance.

\*\*Aggregate

This is the maximum amount available to be paid on your behalf regardless of the number of claims or entities making claims against you.

The Bottom Line: the most we will pay for any single covered malpractice lawsuit is the each claim limit. The total amount we will pay for all covered malpractice lawsuits will not exceed the aggregate limit.

**Coverage Parts​**

**A. PROFESSIONAL LIABILITY COVERAGE PART**

**Professional Liability (PL)**

Your Professional Liability coverage is the "backbone" of your policy. Most likely, this coverage was your reason for purchasing this policy in the first place.

If a patient was injured while in your care, they can sue you (along with any other healthcare professional involved in their care) for malpractice. If they are successful in their suit and it is determined that you were negligent in the providing of professional services (by the way, several healthcare professionals can all be found negligent and contributing to a single patient's injuries) this policy will pay all amounts up to the Professional Liability limit of liability stated on your certificate of insurance. The amount available is identified in the each claim section of your certificate of insurance (defined above) and the aggregate section of your policy (also defined above). If you even suspect that you could be named in a lawsuit because a patient suffered an injury, you should contact us right away- even if you have other insurance through an employer. The sooner we know about a potential claim, the more prepared we are to safeguard your interest in case you need us.

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**Good Samaritan Liability**

You've heard the horror stories about Good Samaritans; a healthcare provider stops to help at the scene of an accident, something goes wrong, and that provider is sued despite the goodwill that provider showed while trying to help. Many states have enacted laws intended to coveryou from liability claims if you provide reasonable care in an emergency situation (while you're off duty). However, just because there are laws to safeguard you doesn't prevent an accident victim or his family from initiating a claim against you.

The bottom line is you will still need to defend yourself in the lawsuit and your employer's policy likely won't be there to cover you. You can feel more comfortable knowing that your Professional Liability coverage can be activated in the case of your Good Samaritan action. If appropriate, an attorney will be assigned as your counsel in the lawsuit. This policy will pay all amounts, up to the Good Samaritan Liability limit of liability stated on the certificate of insurance, that you become legally obligated to pay. Again these amounts are stated in the each claim and aggregate sections of your certificate of insurance (both are defined above). Keep in mind that, especially in an emergency situation, it is important to stick with what you know- don't try to provide care that you're not qualified to provide.

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**Personal Injury Liability**

This coverage section safeguards you if it is alleged that, in the course of your providing professional services, you have inflicted personal injury. Personal Injury is not necessarily a physical injury. For example, suppose a patient you're treating shares information with you that is very private in regard to his or her medical condition. You know that you should not share this information with anyone, but somehow you find yourself telling your family about it at the dinner table anyway. The next day, your child tells someone in school, and soon everyone in town knows about your patient. This scenario is an obvious case of violating your patient's privacy rights, -- an offense which could cause "personal injury". Another example of a personal injury is the case when, based on a patient's appearance or symptoms, you reach a conclusion about a patient's physical condition or mental state. For example, if you see a patient who looks or acts a certain way, you may believe that patient is abusing drugs or alcohol without having the physical proof to confirm this suspicion. If you write in that patient's file that they are a substance abuser, or share that information with a colleague verbally and it is not true, you may be sued for libel (written) or slander (spoken)- both of which are offenses that could cause "personal injuries".

If you are involved in a scenario which you feel may be considered personal injury, and that scenario evolved from your professional services, your best bet is to contact us. We will put you in touch with a claims consultant to analyze your situation and determine if and how your coverage will respond.

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**Malplacement Liability**

This is another coverage included in your Professional Liability limits. This coverage relates specifically to your responsibilities for arranging and qualifying suitable work for eligible healthcare providers. It is a valuable coverage for supervisors and charge nurses.

Let's say you are working in a hospital and you are responsible for distributing assignments to the other nurses on the shift. You unknowingly send a nurse into an area of the hospital that she's not really well-trained in. A lawsuit could occur if a claim arises from the nurse's unfamiliarity with the procedures of the area she worked in that evening- this happens all too often. You might be held responsible in the lawsuit because it was your decision to send that nurse to that area. This can also apply in a home health setting- if you are coordinating home visits for a staffing agency, for example, and you inadvertently send a nurse or an aide somewhere where their role exceeds their education and training, you might be held responsible for the consequences.

It's difficult in today's nursing climate to always have the adequate staff, both in numbers and in skill, to address the needs of your organization, and this coverage addresses that reality.

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**B. COVERAGE EXTENSIONS**

**License Protection**

This policy's license protection coverage is an invaluable feature for any healthcare provider who holds a license. Where would you be without your license? Simply put, anyone can file a complaint against you with your licensing board- a patient, patient's family, a colleague, even your employer. You may have done nothing wrong, but this does not stop anyone from filing a complaint. The board has the responsibility to investigate these complaints. That's where your insurance policy kicks in. This policy will pay you up to the License Protection limit of liability stated on the certificate of insurance, for attorney fees incurred by you, for your investigation and defense of complaints. You can select your own legal defense counsel.

In addition to attorney's fees, this policy will provide reimbursement for travel, food, lodging, and even your lost wages - incurred by you while defending an action from your licensing board. Also, keep in mind that this coverage part will respond to medical and non-medical incidents related to your practice.

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**Defendant Expense Benefit**

OK, one of the worst things that could happen to you as a provider has actually happened - you find yourself named in a professional liability lawsuit! This will be stressful for you. There are no two ways about it. We want to be sure that we help to minimize your stress as best we can. We do this in several ways. First, we strive to ensure good communication between you and your claim consultant so that you know what is going on with your case at all times. We also prepare you for depositions and for cross-examinations. And, we have included the defendant expense benefit coverage in the policy to help limit your financial concerns during a lawsuit.

This coverage reimburses you for travel, food, lodging and lost wages, up to the limit of liability stated on the certificate of insurance, incurred as a result of your being required by us or by the defense attorney to attend a trial, hearing, or proceeding. We will need written documentation from you for these expenses. Please be sure to include your name, the date and the reason you were traveling. It would also be helpful if you would include the name of the court and those involved in the lawsuit (for example: Bucks County Court House - Healthcare Provider versus Plaintiff).

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**Deposition Representation**

A patient is injured at the facility you work in. You were not caring for the patient at the time they were injured, but you did see the patient earlier in the day. The patient initiates a lawsuit. The good news is you are not named in the lawsuit. But, you do receive a subpoena for testimony. This can be scary - especially if you have never been deposed before. Deposition Representation coverage will pay, up to the aggregate limit of liability stated on the certificate of insurance, for you to be represented, if necessary, at the deposition by an attorney we designate. Your claim consultant and the attorney will coach you on how to prepare for the deposition and how to approach the actual deposition. The attorney will be there if you have any questions and to make sure the deposition goes as smoothly as possible. The amount of money available for reimbursement is stated on your Certificate of Insurance.

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**Assault**

Violence in the workplace - it's a reality - you see it in the headlines of both local and national newspapers. Healthcare professionals are high on the list of those affected by workplace violence. Fortunately, you now have some additional coverage if you become the victim of a violent action at work or on your way to or from work.

This coverage extension will pay for medical expenses you incur or for damage to your personal belongings, resulting from an assault on you at your workplace. This policy won't reimburse you for goods lost or stolen during an assault.

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**Medical Payments:**

This benefit provides that we will pay up to the Medical Payments limits of Liability, for necessary medical expenses caused by an incident, other than a medical incident. Simply put, if someone were to hurt themselves at your primary personal residence or your business premises (typically the address listed on your certificate of insurance, your income tax statement, your registered voting address) and they require medical attention, they can receive reimbursement, up to the limit of liability stated on the certificate of insurance. The injured person does not need to sue you to receive this reimbursement! All the injured person would need to do is to give us written proof of the claim as soon as practical and give us permission to obtain copies of the medical documents that relate to this injury. It's really pretty simple! Of course, this coverage is not available to an employee of yours or to you or one of your family members. This coverage is not provided to student or retired healthcare providers.

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**First Aid**

This benefit provides reimbursement for expenses you incur while rendering first aid to a person (other than yourself). This can include reimbursement, up to the limit of liability stated on the certificate of insurance, for supplies from your personal first aid kit that you used to help a victim of an automobile accident.

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**Damage to Property of Others**

This coverage extension will pay up to the limit of liability stated on the certificate of insurance for unintentional damage you cause to someone else's property while at your primary personal residence or your workplace. Let's say that you go to a patient's home to provide care, and you break a vase while you're there. Because that home was your "workplace", this coverage can respond and pay for damages that result. This policy can provide reimbursement for the patient's damaged property. All we would need you to do is to notify us (typically a written statement) within 60 days of damaging their property (your patient's vase) and we need you to show us the damaged property (your patient's vase).

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**Sexual Misconduct\*\*\***

In the past, while your coverage through HPSO would pay to defend you against allegations of sexual misconduct related to your professional services, there was no coverage for a settlement. This endorsement provides you with a $25,000 aggregate sublimit for covered sexual misconduct claims.

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**Workplace Violence Counseling\*\*\***

While your Assault Coverage pays for the medical expenses as the result of a covered incident​resulting from an attack at work or on your way to or from work, this endorsement broadens your coverage to include $25,000 aggregate limits for the payment of any emotional counseling needed as a results of a covered incident.

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**Information Privacy Coverage**

People today are very conscious about their privacy. Most are aware of the protection they receive under the new HIPAA laws. This endorsement extends your coverage to pay for HIPAA fines and penalties arising from a HIPAA proceeding subject to a $25,000 aggregate limit.

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**C. Workplace Liability - This coverage does not apply if coverage part D. General Liability is made part of this policy.**

**Workplace Liability**

Workplace liability coverage will pay amounts, up to the limit of liability stated on the certificate of insurance, which you become legally obligated to pay as a result of injury or damage caused by an occurrence that happens at your workplace. For example, let's say you go to a patient's home to provide care, you leave your equipment by the front door and the patient's daughter comes in, trips on the equipment and injures herself.

This coverage can also be used if you rent or lease your own office space. If you have a patient come to your office and they slip on a wet tile in your waiting area and injure themselves, you can use this portion of the policy to respond to any lawsuit that may occur as a result of a covered incident. Other coverages included in this coverage part are products liability coverage (claims caused by machinery that you have built or modified for direct patient care, rather than for sale) and host liquor liability (liability you might incur as a result of serving alcohol at a function incidental to your business -an office party for example).

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**Fire and Water Legal Liability**

This coverage provides for liability you incur as the result of damage to other's property caused by fire or water at your workplace (subject to policy conditions). The damaged property cannot be owned, rented or leased by you, on your premises, or in your safekeeping. If there is a fire in your office space, for example, and that fire causes damage to a neighboring property, this policy could pay for that neighbor's damages. Keep in mind that the limit on this coverage is limited in relation to your Workplace Liability coverage part. The sub-limit for this piece of your coverage is indicated on your certificate.

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**Personal Liability**

Your personal liability coverage will provide coverage, up to the limit of liability stated on the certificate of insurance, that you become legally obligated to pay for injury or damage to a third party that happens at your personal residence and arises out of non-business activity - unrelated to your professional activities. Personal liability insurance coverage complements your medical payments coverage. Medical payments coverage will provide reimbursement for medical expenses, while the personal liability coverage will provide coverage in case the accident results in a lawsuit. If you suspect, or have received notice of, a claim for personal liability, you can contact us to analyze your coverage and determine the proper course of action. Keep in mind that both the personal liability coverage and the medical payments coverage are meant to support, not replace, your homeowners liability insurance coverage.

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**D. General Liability - This coverage part does not apply if coverage part C. Workplace Liability is made part of this policy.**

**General Liability (GL)**

General Liability is an optional coverage, which replaces the Workplace Liability Coverage part, and responds to claims of injury or damage caused by an occurrence that happens anywhere in the world. General Liability is available to self-employed individuals and business owners only. Included in this coverage part is an increased sub-limit for Fire and Water Legal Liability.

\*\*\* Applicable in states where approved. Assault Coverage and Workplace Violence not available in TX. ​​​

PART 3

Medical Clinics and Offices Insurance

[REQUEST A QUOTE](https://www.nationwide.com/medical-clinic-insurance.jsp) [FIND AN AGENT](http://agency.nationwide.com/)

# Keep Your Practice Healthy With Business Insurance for Medical Clinics and Offices

Your patients invest in health insurance to keep themselves financially stable in the event of a major illness or dental problem. Have you done the same to protect your practice from a significant loss?

You can depend on Nationwide for comprehensive health clinic business insurance to cover you for fire, theft and other covered causes of loss. Nationwide understands these risks you face − and the coverage you need. We will work with you to build a business insurance medical clinic policy to meet the specific needs of your practice.

## Is a BOP the right solution for your business?

A businessowners policy, also known as a BOP, combines property insurance, liability insurance and other common coverages into one convenient package.

## **[Commercial Property](https://www.nationwide.com/commercial-property-insurance.jsp)**

Protect your building and its contents in the case of a loss due to fire, a burst water pipe or other covered event at your business.

## **[Liability Insurance](https://www.nationwide.com/small-business-liability-insurance.jsp)**

Protect your business when your employees, products or services cause harm to other people or their property.

## **[Business Income Coverage](https://www.nationwide.com/business-income-coverage.jsp)**

Cover losses that occur when work is interrupted or your office is closed temporarily due to a covered loss at your business.

learn-more-button

### **Your options for additional protection**

#### **[Equipment breakdown insurance](https://www.nationwide.com/medical-clinic-insurance.jsp)**

#### Protect your clinic's equipment against power surges, mechanical breakdown, burnout or operator error.

[Read more about equipment breakdown coverage](https://www.nationwide.com/business-equipment-insurance-protection.jsp)

#### **[Crime insurance](https://www.nationwide.com/medical-clinic-insurance.jsp)**

Protect your business against losses of medications or damages to your offices from theft.

[More about crime insurance](https://www.nationwide.com/crime-insurance.jsp)

#### **[Umbrella insurance](https://www.nationwide.com/medical-clinic-insurance.jsp)**

Protect your business when accidents happen and your existing liability policy cannot cover all the expenses.

[More about umbrella insurance](https://www.nationwide.com/umbrella-insurance-policy.jsp)

#### **[Employee practices liability insurance](https://www.nationwide.com/medical-clinic-insurance.jsp)**

Protect yourself and your medical clinic business against charges of discrimination, harassment or wrongful termination.

[Read more about EPL coverage](https://www.nationwide.com/general-liability-insurance-policy.jsp)

#### **[Valuable papers and records insurance](https://www.nationwide.com/medical-clinic-insurance.jsp)**

Protect against untold expenses if you have to recreate your files following a covered loss.

Product, coverage, discounts, insurance terms, definitions, and other descriptions are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in your individual insurance contracts, policies, and/or declaration pages from Nationwide-affiliated underwriting companies, which are controlling. Such products, coverage, terms, and discounts may vary by state and exclusions may apply.

### **[Loss Control](https://www.nationwide.com/work-safety.jsp)**

[Provide a safer workplace and reduce your expenses.…](https://www.nationwide.com/work-safety.jsp)

### **[Reduce Your Risk](https://www.nationwide.com/business-liability-offsite-safety-measures.jsp)**

[Train your employees in proper off site safety measures.…](https://www.nationwide.com/business-liability-offsite-safety-measures.jsp)

PART 4



# **MEDICAL PROFESSIONAL LIABILITY INSURANCE**

*Last Updated 12/28/16*

*http://www.naic.org/cipr\_topics/topic\_med\_mal.htm*

Medical professional liability insurance, sometimes known as medical malpractice insurance, is one type of professional liability insurance which protects physicians and other licensed health care professionals (e.g., dentist, nurse) from liability associated with wrongful practices resulting in bodily injury, medical expenses and property damage, as well as the cost of defending lawsuits related to such claims.

A medical professional liability insurance policy covers bodily injury or property damage as well as liability for personal injury such as mental anguish. The complexity involved in discovering negligence results in a higher percentage of premium dollars going toward defense and cost containment expenses. Medical liability insurers spend substantial funds investigating and defending claims where there is an adverse patient outcome not resulting from negligence.

There are two basic types of malpractice insurance—occurrence or claims-made. Many insurers write on a claims-made form basis where a policy in effect at the time a claim is reported responds for the loss, while the policy remains in force and during any applicable extended reporting period. The policy that was more popular in earlier times is occurrence-made which covers a loss that “occurs” during the policy period, regardless of when the claim was made, and even after the policy has been canceled.

The medical professional liability insurance market has occasionally experienced times of crisis, such as during the late 1990s, leading to high prices for policyholders. These times were marked by volatile changes in premium, declines in investments, rapidly increasing loss ratios as a result of increases in claims payments and defense and cost containment expenses, and the development of a large reserve deficiency. The NAIC publishes a report ([**Countrywide Summary of Medical Malpractice Insurance**](http://www.naic.org/documents/research_stats_medical_malpractice.pdf)) that shows loss ratios were very high in the late 1990s, peaking in 2001. Loss ratios have since declined in recent years and prices have fallen.

Insurance regulators have evaluated the availability and affordability of medical professional liability insurance in the past, such as in the 2004 Report titled “[**Medical Malpractice Insurance Report: A Study of Market Conditions and Potential Solutions to the Recent Crisis**](http://www.naic.org/documents/topics_Med_Mal_Rpt_Final.pdf).”

In order to better understand claims associated with medical professional liability insurance, some states require closed claims to be reported to the state insurance department. In 2010, a “Guideline for Implementation of Medical Professional Liability Closed Claim Reporting” was adopted by NAIC membership which made recommendations for implementing the NAIC [***Medical Professional Liability Closed Claim Reporting Model Law***](http://www.naic.org/committees_index_model_description_i_q.htm#medical_professional_liab).

**LAND PLOTTING/ BUILDING COSTS**

PART 1A

# BUDGET JUSTIFICATION EXAMPLE—Healthy Youth Clinic (HYC) Construction

**Project Type: Construction**

**Total SBHCC Request = $440,000**

**Total Project Cost = $510,000**

HYC will completely renovate 2,000 square feet within the existing school based health center (SBHC) and construct a 320 square foot addition. The space will be reconfigured to provide a more controlled waiting area with better circulation and to improve the exam room and records rooms. The restrooms will be renovated to comply with accessibility requirements und the Americans With Disabilities Act and local building codes. The addition will add a third examination room and an additional office. In addition, the roof above the existing exam rooms will be replaced, a sign will be installed at the entrance of the facility, and moveable medical and office equipment will be purchased. These improvements will result in a larger and better organized space, well suited to the services available to the student patient population.

The total HYC project cost is **$509,000**. This application requests **$440,000** to support the total construction and equipment cost. The balance of $69,000 will be paid directly by HYC out of funds in hand.

Construction expansion is anticipated to begin in March 2013 and completed by February 2014.

|  | **ALLOWABLE COSTS—SBHCC** | **OTHER ALLOWABLE COSTS** | **UNALLOWABLE COSTS** |
| --- | --- | --- | --- |
| **Line 1—Administrative and legal expenses** | **$3,600** is allocated to pay HYC’s project manager (for work associated with the construction project) and $29,500 is allocated for an environmental analysis and costs associated with evaluation of the environmental effects of proposed activities and producing an Environmental Statement to the local authorities.  **Total: $33,100** |  |  |
| **Line 2—Land, structures, right-of-way, appraisals, etc.** | The current facility is owned by HYC. No additional land is required for this project. |  |  |
| **Line 3—Relocation expenses and payments** | Although temporary relocation will be required for this project, no costs are anticipated for this classification. |  |  |
| **Line 4—Architectural and engineering fees** | **$39,000** is the cost for the architectural and engineering fees, which will cover the following: structural, civil engineering, mechanical and electrical design; bid construction documents (plans and specifications); and assistance during the construction bidding (answer questions presented by the contractors).  **Total: $39,000** |  |  |
| **Line 5—Other architectural and engineering fees** | No other architectural or engineering fees are anticipated for this project. |  |  |
| **Line 6—Project inspection fees** | **$12,000** is the cost to cover the following services: inspections by the local department of building construction, shop drawing and  submittal review; contractor payment certification; final construction inspection; project close out; fees for topographic survey; and the soil/foundation investigation.  **Total = $12,000** |  |  |
| **Line 7—Site work** | **$8,000 is the total** site work, which includes: tree removal, grading, seeding of disturbed areas and connection to underground utilities.  **Total: $8,000** |  |  |
| **Line 8—Demolition and removal** | **$10,000** is the total cost associated with removal of a portion of the exterior wall and window, roof removal and removal of portions of the existing partitions. The cost also includes removal of the existing ceilings, lights, flooring and finish materials.  **Total: $10,000** |  |  |
| **Line 9—Construction** | **$160,000** is the total construction cost to renovate the existing 2,000 square feet, including installation of new partitions, new ceilings and lights, new flooring and painting throughout the facility. The roof of part of the SBHC will be replaced. **$80,000** is the total cost to construct an addition of 320 square feet. The construction budget is derived from the following cost breakdown: structural ($16,000), architectural ($24,000), mechanical ($22,400), and electrical ($17,600).  The structural cost of $16,000 is comprised of the following: footing excavation, 6” compacted base course, concrete wall footing, concrete slab on grade, exterior, and roof structure.  Moreover, the architectural cost of $24,000 is comprised of the following: woods and plastic (cabinets and casework, shelving, table counter tops); thermal and moisture (roofing, building insulation, flashing, and sheet metal, sealants); doors and windows (metal windows, wood doors, door hardware, exterior window shutters, pass and observation window, glazing-laminate exterior); finishes (ceiling suspension, gypsum board (wall  tiles, acoustical ceiling, resilient flooring, resilient wall base and accessories, and painting); specialties(toilet compartments, bulletin boards, signage and graphics, and toilet accessories). The mechanical cost of $22,400 covers the following: air conditioning and ventilation system(diffusers, roof ventilators and exhaust fans, refrigerant piping and support, ductwork, insulation, testing and balancing); water, sewer, and piping systems(plumbing fixtures and equipment-lavatory, water closet, shower, sinks, electric water heater, shower drain, funnel drain, soil and waste vent); **cold water, hot water, water storage tank, and piping insulation; and fire protection system** (fire sprinkler system-steel piping, additional sprinkler heads, steel hose, and inspector test valve). The electrical cost of $17,600 includes the following: power system(i.e., PVC conduits, aluminum EMT conduit, AWG wires, receptacles, new circuit breakers, and new panel boards); lighting system(i.e., PVC conduit, EMT conduit, lighting fixtures and wiring, light switches and lighting control, wall outlets and wiring); communication system (PVC conduit); EMT; computer data networking system (outlet, conduit, and CAT 5E cabling); telephone outlet; CA TV outlet; security alarm (conduit system**); and fire sprinkler system** (fire alarm cable, fire alarm heat detector, fire alarm control panel).  **Grand Total Construction = $240,000** |  | **$125,000** is the cost for the replacement of the roof of the building that is over areas not part of the school based health care center. |
| **Line 10—Equipment** | **$34,000 is the total for equipment.**  $14,000 will be used to procure 3 exam tables for the exam rooms @ $2,000 each (3 x $2,000=$6,000) and 2 beds with wheels height adjustment @ $4,000 each (2 x $4,000=$8,000) for the isolation rooms.  $20,000 will be used to purchase office equipment:  3 desks @ $1,000 ($3,000), 6 computers (4GB RAM, 160 GB HD, 22" monitor, Intel Core Duo 2 Processor) @ $2,500 each (6 @ $2,500=$15,000) would be purchased for each of the new exam rooms, and 12 chairs would be procured (i.e., 100 chairs for the waiting room and 4 chairs for the offices) (16 @ $125=$2,000).    **Total = $34,000** |  |  |
| **Line 11—Miscellaneous** |  |  |  |
| **Line 12—SUBTOTAL** | **$501,100**  (The sum of Lines 1 through 11) | | |
| **Line 13—Contingencies** | **$8,900,** which is 5% of Lines, 7, 8, and 9 will be included for contingency. |  |  |
| **Line 14—SUBTOTAL** | **$510,000**  (The sum of Lines 12 and 13) | | |
| **Line 15—Project (program) income** | None |  |  |
| **Line 16—TOTAL PROJECT COSTS** | **$510,000**  (Enter the amount in Line 14) | | |
| **Line 17—SBHCC GRANT**  (Note: round to the nearest whole dollar amount) | **$440,000** | | |

PART 1B

* SBHCC awards will address significant and pressing capital needs to improve service delivery and support the expansion of services at school-based health centers
* Approximately $75 million is available, through competitive one-time, grants in FY 2013
* Approximately 150 awards
* Application may request a maximum of $500,000
* 2-year project/budget period
* Applicants can propose up to 5 projects
* No matching requirement
* Catalog of Federal Domestic Assistance (CFDA) number: 93.501
* Announcement Number: HRSA-13-140

PART 1 ANALYSIS

Research Analysis of Costs Related to Land Plotting and Building Costs

The budget example is very significant in my original project as I will be creating something similar when I want to renovate and buy land to build the clinic. The form includes a total process of $510,000 for only a building of 2,000 sq ft, requesting for a request of a $70,000 reduction. This is possible through the SBHCC (School Based Health Center Capital) where grants can be given to the facilities that are located near schools, have a primary sponsor, and provides health services to children. This is important for me to look into as the maximum grant can be upto $500,000.

This research helped me see that I must be able to understand the land plotting aspect and a way to present to people to give me discounts. This is very important as I will be in debt as is due to residency and medical school costs and loans, so anyway that I can save money, the better it will be for my personal financial standing.

PART 2

# Construction Cost per Square Foot for Office Buildings

*by* [DEAN DALVIT](http://evstudio.com/author/deanevstudio-com/) *on* JUNE 10, 2016

In an effort to keep our construction cost information up to date on our site, it is time for an update on the construction cost per square foot for one of our most popular project types: Office Buildings

Below are a series of charts, excerpted from [RSMeans](http://rsmeans.reedconstructiondata.com/) construction cost data, our go-to source on construction cost information. All graph images are courtesy of [RSMeans Construction Cost Data](http://rsmeans.reedconstructiondata.com/). *Data source: Reed Construction Data – RSMeans/Charts: Reed Construction Data – CanaData*.



**For the most common office building size, two to four stories tall, the range is from just over $140 per square foot in Winston-Salem to over $240 per square foot in New York – Note that this is over $10 per square foot more than last year.** The spread here is largely due to the local cost of labor and regulations that allow various construction types that are allowed in low rise construction. For example, in some cases where wood frame construction is still allowed, depending on location and occupancy, this would help to keep costs lower. In areas that are restricted to non-flammable construction, price per square foot will go up.

By taking advantage of savings provided by vertical construction, you will see approximately a 4% savings in cost per square foot by increasing the stories to between five and ten stories. While one might expect a larger savings for that economy of scale, several new requirements come with the mid-rise building that are often not dealt with on the low rise buildings. For example, elevator shafts and service corridors get more complicated as well as HVAC systems.



The geographic spread in cost per square foot is identical to the low-rise data and **the increase from last year is approximately $6-$11 per square foot** depending on region. This is still principally driven by local factors such as labor costs and local regulatory requirements.

Finally, **the high rise buildings see the most economic cost per square foot**. For buildings between eleven and twenty stories tall, there is approximately an 11% savings over the mid rise buildings and 15% over low rise. this is largely due to the fact that similar elevator, HVAC and service equipment requirements are required for mid and high rise, resulting in more economy of scale for going up.



**The data for this year indicates a $15-$30 per square foot or approximately 13% increase in construction cost over last year, depending on region.** Note that over twenty stories starts getting into more unique building characteristics that will drive costs in various ways. For more information on estimating the cost of your office building during the early planning stages, contact any of us here at EVstudio and we can help scope the right size project for your pro forma.

**LOCATION**

## **[THE COMPLETE GUIDE TO CHOOSING YOUR CLINIC’S LOCATION](https://doctors.practo.com/complete-guide-choosing-clinic-location/)**

POSTED ON [SEPTEMBER 18, 2014](https://doctors.practo.com/complete-guide-choosing-clinic-location/) BY [ADMIN](https://doctors.practo.com/author/ashish/)

For a doctor, choosing the location of the clinic is a decision as important as deciding the specialized stream of study. A good location for your clinic can take your medical practice to newer heights, while an average location could keep you in oblivion. Given the criticality location plays, it is very important to keep in mind several factors before finalizing your clinic’s location.

[(Source)](https://www.flickr.com/photos/europedistrict/7949310460/)

So to help you out, we’ve compiled a list of important criteria that a good clinic location must have. In all likelihood, there will be no single location that scores well on all the following factors; so you should try to weigh in all these factors before arriving at a decision.

## **LOCATION**

Location is perhaps the most obvious factor with multiple repercussions on the success of your clinic. However, there are lots of aspects about the location that go unnoticed which are as follows:

1. Commute time: A very old proverb rightly says ‘Time is money’; and this proverb can’t be more apt for a doctor whose time is the most valuable considering that he saves lives. The location of your clinic should be such that you spend minimum time in commute which will give you more time for your patients and yourself.
2. Locale: Make sure your clinic is set up in an area that has a decent reputation among your target patients. Setting up a clinic in a substandard area could get your patients disinterested while setting up a clinic in a way too posh area could keep your customers away thinking your services are too expensive. Your consultation fees can be a good metric to help you determine the apt area for your practice.
3. Neighborhood – Neighborhood (adjacent and nearby shops and offices) play a very important role in building an early impression of your clinic. A doctor’s clinic is expected to be an absolutely clean place which stands for hygiene and good health – make sure your the area surrounding your clinic also reflects this, with minimal pollution (noise, air or water) or litter the neighborhood. For example, having a clinic near a mechanic’s workshop could compromise cleanliness, and your image.
4. Proximity to Hospitals – Having hospitals in the immediate vicinity could turn out to be a boon if you practice a highly specialized field of medicine. The presence of these hospitals might attract patients who are looking for an expert second opinion on health matters. However, if you are a general practitioner, you might want to consider not setting up a clinic in a hospital dominated area as you might take some extra time in establishing yourself.
5. Visibility – Ensure that your clinic is easily visible to passers-by so that they can recall it when they are in need of a doctor. A space with prime visibility might cost you a little more than a clinic in a basement or perhaps in a small by-lane, but, think of it as an investment in marketing your clinic which will give your long term results. While you’re at it, don’t forget to check if the space comes with ample provision for displaying a banner and required signage.
6. Accessibility – The location of your clinic should be very accessible with lots of commute options from across the city / town. Having a practice in the geographic center of the city would be ideal as long as it meets the remaining criteria.

## **DEMOGRAPHICS**

Simply put, demographics are the attributes of your target patients. Make it a point to check for the following attributes in your target demographics and make sure there is no shortage of the right demographics in your vicinity:

1. Age – Based on your expertise make sure that your practice is situated between the right age group. For example, it would be a good idea to set up a paediatrics’ clinic in a popular residential location while it might not be such a good idea to set one in an industrial location. Also, don’t forget to study if the population in that particular area is declining or growing and if it’s composition is likely to change. For example, it could be a very smart move in the long run to set up a clinic in an upcoming location that will see a lot of migration.
2. Average Income – The average household income of the population in the neighborhood will serve as a good indicator for you to decide your consultation fees. In case you have specific charges in mind, that could be on the higher side, make sure that you set shop in an upscale locality so that the patients could afford it.

## **COMPETITION**

Competition is another factor that usually goes unnoticed when doctors select a clinic space for their practice. A healthy competition does not necessarily hamper your practice but can also help to grow it. Read on to know how.

1. Doctors with similar specialization v/s related specializations – Having too many doctors in the vicinity with the same specialization can more often than not hamper your practice as the patients in the neighborhood have too many options. On the other hand, it is very beneficial to have doctors practicing other fields of medicine in the nearby vicinity as they could send valuable referrals along your way. Also, having a plethora of specialized doctors in a particular neighborhood could also develop the particular area into a medical zone thereby attracting patients from faraway areas.
2. Young doctors v/s established doctors – Setting up a practice in the middle of too many established clinics could mean that you have to put in a lot of time and effort in making a place for yourself in an area with a bunch of trusted doctors. Given that patients are resistant to switching doctors, it might not be a very wise idea. However, beware that most of the younger doctors are very aggressive in marketing and should you set up a clinic in an area dominated by young doctors, be prepared to put in time and resources in marketing.
3. A smart way to assess competition would be to visit India’s largest [doctor search website](http://www.practo.com/) and see how many doctors are present in your targeted vicinity. This will give you a comprehensive idea about the competition in that area.

## **BUILDING**

The state of the building and its exterior also plays an important role in determining the location of the practice. Don’t forget to keep the following factors in mind when you choose the exact building for your clinic:

1. Exterior – The exterior appearance is one of the first thing that strikes your patients and makes an early impression for the consultation. Make sure that the exterior of the building is not too shabby and crumbling as it is an indicator that the interior too might be just as shabby.
2. Parking – If the location of your clinic is going to be in a city or in a popular location make sure you have ample parking for your visitors. Not having adequate parking can turn off patients especially who drive a car. If possible, employ a security personnel who can also assist patients with finding parking spots.
3. Elevator – Having an elevator is very essential especially if your clinic is not on the ground level. An elevator will ensure that your patients do not have problems in entering your clinic. There have been instances of orthopedic doctors setting up a practice on the second floor of a building without an elevator, who later realized that patients with leg injuries could not access their clinic.

## **INTERIORS**

The interiors of your clinic are also very important when it comes to providing a great patient experience. Here are some factors that you should consider from the point of view of interiors:

1. Aesthetics – From the time a patient sets foot in your clinic till the time he is called for examination is very crucial in making an impression. Make sure you provide adequate seating, proper ventilation and entertainment in the form of magazines or even a television. In case you are a paediatrics, see if you can dedicate a small area for children’s play and provide some toys that could keep the kids busy while they are waiting for their turn. Informative charts and general healthcare advice also seems to keep patients busy during the wait time.
2. Washroom – It is very important for obvious reasons to provide a clean washroom for your patients. This will not only help visitors in bearing long wait times but will also be useful for patients who might constantly need a washroom.
3. Size of the clinic – It is always advisable to go for a shop that is at least 20% larger of your current requirement in terms of size. When you practice becomes popular and you want to include more seating or perhaps another cabin, the extra space will come in handy. If not, then you would have to start searching for a bigger clinic to accommodate your needs.

**STAFF**

# **[How to staff your onsite clinic](https://www.twinehealth.com/blog/how-to-staff-your-onsite-clinic)**how_to_hire_for_an_onsite_clinic.jpg

Staffing an onsite clinic is a bit like assembling a football team. You need some offensive stars (practitioners) as well as a reliable defense (clinical support). And you definitely can’t forget to recruit for special teams (or specialty providers). Don’t worry, I won’t stretch the football analogy any further but it totally fits.

**Just like with a football team, you’ll need to choose between a variety of possible candidates within each clinic role. There’s the higher cost options which enable your clinic to provide more robust services or lower cost ones that can get the clinic up and running for relatively minor overhead. In each category you should recruit the role or mix of roles that match your clinic’s needs while keeping your budget intact. Sound impossible? It’s not. Here’s how to field a winning team. (Ok that was the last one, I promise.)**

#### **THE PRACTITIONER**

This person will do the actual clinical work. To decide which option is best for your clinic, consider what services you’re hoping to provide as well as local laws on which qualifications are required to treat and prescribe in your state.

If you want an end-to-end solution for employees where they can receive a diagnosis, a range of treatments and even get a prescription, you probably need a physician. Depending on the laws in your state however, a Nurse Practitioner (NP) or Physician’s Assistant (PA) may be able to do most of this. However if you just need basic treatment capabilities without the option for a diagnosis or a prescription but someone to be an awesome co-pilot, a Registered Nurse (RN) is a great choice.

#### **THE HEALTH COACH**

For a truly successful onsite clinic, [you need a health coach](https://www.twinehealth.com/blog/does-health-coaching-work-lets-review-the-literature). And sorry, double duty is not allowed. Asking your other team members to complete their own job and act as a health coach will lead to them performing poorly in both roles.

[**And since a great health coach**](https://www.twinehealth.com/blog/five-key-traits-to-look-for-in-a-high-performing-health-coach) **will end up providing a net positive ROI, it’s worth hiring at least one full time coach. As for professional background, you could either choose someone with a clinical background like an RN or someone with a strong background in motivational interviewing. Above all else, you need someone who is empathic to patients and excited to learn coaching techniques.** Even if they lack the motivational interviewing piece, you could always send an otherwise great candidate to a [health coach certification](https://www.twinehealth.com/blog/five-reasons-to-consider-a-health-coaching-certification-program) program. [You can even download this sample health coach job description to get a started.](https://www.twinehealth.com/health-coach-job-description)

#### **THE CLINICAL SUPPORT TEAM**

**These are the folks who will do everything from drawing blood to stocking exam rooms. For this role, you could hire a Medical Assistant (MA) or a Licensed Practical Nurse (LPN). For this role, you just need a positive attitude and a basic clinical background. Often, these team members are the linchpins to keeping things moving in a busy clinic setting.**

#### **THE SPECIALTY PROVIDER**

The best onsite clinics also perform some very important specialty services. If your employees can rely on your clinic for most of their healthcare needs, your organization will save big and your employees will love the convenience. Some possible services and hires to consider include:

* Dietitian or Nutritionist
* Social worker
* Pharmacist

These hires will give your clinic depth and flexibility to treat wide-ranging healthcare needs.

#### **THE OPERATIONAL SUPPORT TEAM**

**Last but not least, it’s worth considering adding some folks who provide operational support. Tasks like appointment scheduling, supply ordering, and even reporting will help your clinic run smoothly from the get go. On the higher end, you could definitely find a professional practice manager for this role or for a lower-cost version, just someone who is incredibly organized and seriously reliable.**

**MARKETING**

PART 1

# **Top 25 Medical Practice Marketing Ideas**

By [Maggie Aland](http://fitsmallbusiness.com/author/maggiealand/) on December 8, 2016 | [Sales & Marketing](http://fitsmallbusiness.com/category/sales-marketing/)

http://fitsmallbusiness.com/medical-practice-marketing/

With the wide variety of methods out there for marketing a medical practice – search engine marketing, social media, blogs, direct mail, and more – it’s easy to feel overwhelmed. To make it easier, we found the top 25 ideas for marketing your medical practice. Each of them provides you with a unique perspective or approach.

### **[1. Use email to remind patients when they’re due for a check-up.](http://fitsmallbusiness.com/goto/constant-contact-2/)**

Email marketing is one of the best ways to remind people to come by for regular checkups. You can schedule follow-up emails for 4-6 months after each appointment to ensure they drop by your office for biannual checkups. You can also update people throughout the year with tooth care tips, dental news, and updates about your business. You’ll find it’s surprisingly easy to jump start your email marketing with [Constant Contact](http://fitsmallbusiness.com/goto/constant-contact-2/). [Click here](http://fitsmallbusiness.com/goto/constant-contact-2/) to launch your campaign today and start bringing in more repeat customers.

### **[2. Ten ways to attract patients from local companies](http://www.healthcaresuccess.com/blog/healthcare-marketing/local-companies.html)**

Stewart Gandolf, [Healthcare Success](http://www.healthcaresuccess.com/)

A large or dominant employer in your community – or the business across the street – is an excellent target opportunity for new patients and cases, especially if you’re already serving some of their employees. Stewart gives 10 ways to get better acquainted, demonstrate value to those employers and employees, and attract new patients from nearby companies.

### **[3. Make sure your practice shows up in local search results.](http://fitsmallbusiness.com/goto/synup/)**

Marc Prosser, Publisher, [Fit Small Business](http://fitsmallbusiness.com/)

When people look up doctors and medical services online, you want to be one of the first names that comes up. One of the first steps to getting there is to build citations for your business, which means making sure your business is accurately listed in as many online directories as possible. If you haven’t done so already, [click here to scan your listings](http://fitsmallbusiness.com/goto/synup/) and find out how well your business shows up in local searches.

### **[4. Market to prospective patients frequently and consistently](http://www.dentaleconomics.com/articles/print/volume-97/issue-12/features/8-easy-marketing-tips-to-attract-more-patients-and-increase-your-profit.html)**

Ron Jobson, [Dental Economics](http://www.dentaleconomics.com/index.html)

You’ll need to commit to marketing to the same audience often in order to gain new patients. In this article, Ron will teach you how to implement a few simple techniques in order to reap a significantly higher return on advertising, brochures, postcards, and other marketing materials.

### **[5. Market your medical practice on Facebook](http://fitsmallbusiness.com/get-more-facebook-likes-free/)** [**for free**](http://fitsmallbusiness.com/get-more-facebook-likes-free/)

Maggie Aland, [Fit Small Business](http://fitsmallbusiness.com/)

Facebook is a great tool for connecting with your current patients and to spread awareness of your medical practice in order to gain new patients. However, many healthcare providers are using Facebook too infrequently, or use it in the wrong way. View our guide to get ideas for the best ways to promote your practice on the social media site.

### **[6. Advertise your medical practice on Bing with a free $50 coupon](http://fitsmallbusiness.com/goto/bing/)**

Bing is the second largest search engine in the world and can drive a lot of traffic to your business. Because most advertisers are focused on Google, you may also be able to acquire clients on Bing at a lower cost.

[Try Bing Ads Today With a Free $50 Ads Coupon](http://fitsmallbusiness.com/goto/bing/) and view our guide to [advertising on Bing](http://fitsmallbusiness.com/bing-ads/) to get started.

### **[7. Generate media exposure for your medical practice](http://www.goldmedicalmarketing.com/generating-media-exposure-medical-practice/)**

Daniel Goldberg, [Gold Medical Marketing](http://www.goldmedicalmarketing.com/)

Proper media exposure can bring in a large volume of new patients very quickly and increase the branding and expertise of your practice. Generating media exposure is an often overlooked or underutilized tool in medical marketing, particularly because it requires time, follow up, and, most importantly, a thorough understanding of how producers, editors, and writers work. When done well, it can bring tremendous results to your practice. When done poorly, it is a great way to get the media to ignore you forever.

### **[8. Build a Website For Your Practice](http://fitsmallbusiness.com/how-to-make-a-wordpress-website/)**

If you reading this article, you know that you should have a website. However, there are probably one or two reason that you don’t have one yet: 1) Building a website can be intimidating. 2) Having a website can cost several hundred dollars a year. While this was true several years ago, it’s just no longer the case. We’ve written [a comprehensive guide](http://fitsmallbusiness.com/how-to-make-a-wordpress-website/) on how to get your website up and running in no time – [click here to check it out](http://fitsmallbusiness.com/how-to-make-a-wordpress-website/).

### **[9. Ditch stock photography and instead capture your team, office, and the “creature comforts” you offer patients](http://wonderistagency.com/)**

Laura Maly, Co-Founder, [Wonderist Agency](http://wonderistagency.com/)

Using these genuine images in all of your marketing, including your website, is a sneak peek into your practice and why a prospective patient should pick up the phone and call.

### **[10. Set up a system for monitoring every patient and flagging those who haven’t been in for a certain period of time](https://www.patientpop.com/blog/marketing/win-back-lost-patient-retention/)**

Michelle Harris, [Patient Pop](https://www.patientpop.com/)

Even if a patient seems like they’re not returning to your practice, you might just be able to get them back with the right timing and a few small gestures.

### **[11. Try a “we miss you” mailing campaign](http://www.amednews.com/article/20120910/business/309109968/5/)** [**to re-engage past patients**](http://www.amednews.com/article/20120910/business/309109968/5/)

Victoria Stagg Elliott, [American Medical News](http://www.amednews.com/)

Online marketing strategies are important, but experts on marketing medical practices say it takes more than a virtual presence to persuade people to visit a particular physician and tell friends and family to do the same. Victoria suggests 6 quick and cheap ways to get the message out about your medical practice.

Ready to launch your campaign? [Visit Constant Contact](http://fitsmallbusiness.com/goto/constant-contact-2/) and get started today.

### **[12. Make yourself known in the local community by joining your local chamber of commerce](http://www.smalltownmarketing.com/medical_dental_advertising.html)**

Tom Egelhoff, [Small Town Marketing](http://www.smalltownmarketing.com/index.html)

Tom Egelhoff talks about ways to help you advertise and market a medical practice, ranging from marketing basics to types of promotions for your practice.

### **13. Engage Facebook fans with a “Fitness Challenge,” and ask people to post a picture to show they’ve completed it.**

Brett Pollard, [Alert Presence](http://www.alertpresence.com/)

At first, many medical professionals don’t see the value of having Facebook fans. However, having a Facebook page is a great way to promote your practice. Take a lesson from these five medical practices that are doing Facebook right.

### **[14. Use Facebook advertising to target your ads to your typical patient demographic.](http://fitsmallbusiness.com/facebook-advertising/)**

Maggie Aland, [Fit Small Business](http://fitsmallbusiness.com/)

For just $5 a day, you can show your ad on Facebook to people that our representative of your current patients. For example, if you are an OB/GYN, you can target married women that are ages 25-35. Read the article to learn how to get started.

### **[15. Your website should provide visitors with immediately useful links](https://www.page1solutions.com/)**[**.**](https://www.page1solutions.com/)

Amy Heath, Internet Marketing Consultant, [Page 1 Solutions](https://www.page1solutions.com/)

Helpful links to forms extend user sessions (time on the website) as they interact with the practice online. By offering both new and existing patient forms, we also provide an incentive for current patients to return to the website. Google weighs returning users in its search algorithms, and this sends a stronger quality signal that enhances the likelihood of a favorable position in the search engine results page (SERP).

### **[16. Seven reasons to use social media to market your medical practice](http://getreferralmd.com/2014/02/benefits-utilizing-social-media-health-care-industry/)**

Jonathan Govette, [Referral MD](https://getreferralmd.com/)

With almost every single person living on this earth accessing various social networking sites, important industries need to incorporate social media in their marketing, networking, and even communication strategies. The healthcare industry is one of the top industries attracting a large audience with social media.

### **[17. Use hashtags](https://www.patientpop.com/blog/marketing/twitter-healthcare-providers/)** [**such as #PatientExperience, #Nurses, #HealthcareForAll, and #Physician to reach your audience on Twitter**](https://www.patientpop.com/blog/marketing/twitter-healthcare-providers/)

Aylin Cook, [PatientPop](https://www.patientpop.com/)

In today’s world, patients like convenience. They want things to be quick and easy, even when it comes to finding a new doctor or dentist. Forty percent of social media users say that they modify how they manage their health based on information they obtain through social media. Patients between the ages of 18 and 24 are twice as likely to have online discussions regarding health issues. These are just a few of the reasons you should start incorporating Twitter into your medical practice’s marketing plan.

### **[18. Advertise on Google to reach potential patients](http://fitsmallbusiness.com/advertise-on-google/)**

Maggie Aland, [Fit Small Business](http://fitsmallbusiness.com/)

Everyday, people search Google to find a medical practice in their area. Use Google advertising to increase the chances that these people will find your website at the top of the search engine results page. This article is by me, and I will take you step-by-step through how to setup your account and being advertising on Google.

### **[19. Creating an Amazing Medical Practice Website](http://www.physicianspractice.com/blog/creating-amazing-medical-practice-website)**

Audrey “Christie” McLaughlin, RN, [Physician’s Practice](http://www.physicianspractice.com/)

Physician practices of all sizes and specialties rarely maximize the impact they could have with a website. However, having a great website for your practice is imperative for getting new patients. Read this article to learn how to easily and affordably create a medical practice website.

See who Fit Small Business recommends as the best website builder for small business owners by [clicking here](http://fitsmallbusiness.com/best-website-builder-reviews/).

### **[20. Use an electronic referral program to keep track of your referral colleagues and identify trends in their referral patterns.](https://getreferralmd.com/2012/03/dental-medical-marketing/)**

Jonathan Govette, [Referral MD](https://getreferralmd.com/)

The vast majority of medical practices have no idea which marketing tactics return a positive ROI or which options are best for their type of practice. In this article, Jonathan gives tips on how to best measure and track your marketing efforts.

### **[21. Why and how to build a LinkedIn group for healthcare marketing](http://info.thespotonagency.com/page/3)**

Susie Kelley, [The Spot On Agency](https://www.thespotonagency.com/home)

Leverage the power of a LinkedIn group to connect directly with your most sought after prospects. In this article, Susie will take a look at why building a LinkedIn group is a great way to market your health care services and how you can get started with your very own group.

### **[22. What Jay-Z can teach doctors about marketing their practice](http://www.kevinmd.com/blog/2013/09/jayz-teach-doctors-marketing-practice.html)**

Mary Pat Whaly, [KevinMD.com](http://www.kevinmd.com/blog/)

What do you and Jay-Z have in common? You both need to market your product or service. In this article, Mary writes about what doctors and other health practitioners can learn from the famous rapper when trying to gain new patients for their practice.

### **[23. Keep a steady flow of patients with email marketing](http://www.medicalpracticeinsider.com/best-practices/business/how-succeed-email-newsletter)**

Frank Irving, [Medical Practice Insider](http://www.medicalpracticeinsider.com/)

Keeping a steady flow of patients coming through the door is critical for any medical practice. While there are a variety of tools at the disposal of practices, one of the more effective tools is running a newsletter marketing program. The article includes 6 keys to email marketing success.

### **[24. Use direct mail marketing to ignite former patients and get them to call or email the practice](http://www.turbomedicalmarketing.com/medical-practice-direct-mail-marketing/)**

Tom Sullivan, [Turbo Medical Marketing](http://www.turbomedicalmarketing.com/)

Due to the enormous growth of email marketing, it has been shown that people are much more likely to discard or trash an email than to immediately throw away a postcard. Tom gives tips in this article about what practices should think about when doing a direct mail campaign.

### **[25. Guerrilla Marketing Your Practice](https://www.roswellpark.org/partners-practice/white-papers/guerrilla-marketing)**

Sara Michael, [Roswell Park](https://www.roswellpark.org/)

Guerrilla marketing for a medical practice essentially means that the practice tries out a variety of different marketing tactics that are cost effective and flexible. As healthcare becomes more consumer-driven, practices have to tune into what patients want and build relationships, rather than rely on the old school approaches. Where traditional marketing strategies are based on the principle of interrupting your audience with a “Hey, look at me” ad, guerrilla marketing engages the audience with a “Hey, how can I help you?” message.

### **[Bonus! Your website should be an extension of your office and a reflection of the care you provide](https://www.scorpion.co/)**

Meghan Lorino, Corporate Marketing Manager, [Scorpion](https://www.scorpion.co/)

We know that 77% of patients today go online to choose a medical practice. That’s why it is important for medical practitioners to have a strategic digital marketing plan. Once you get potential patients to your website, it should be an extension of your office and a reflection of the care you provide — just as welcoming and just as informative.

### **[Bonus Bonus! Use social media to become a thought leader in your field by sharing smart, useful content](http://blog.evisit.com/7-ways-market-medical-practice-social-media-doctors-guide)**

Teresa Lafolla, [eVisit](https://evisit.com/)

Social media can be intimidating to many physicians. But the truth is, it can also be a huge, cheap marketing asset. Social media is ripe with opportunity for patient engagement and spreading the word about your medical practice online. Whether you’re starting a new practice or just looking to expand your patient base, social media should be part of your practice marketing strategy.

PART 2

# **5 Steps to Create an Advertising Plan for Your Clinic**5 Steps to Create an Advertising Plan for Your Clinic

[www.webpt.com](http://www.webpt.com)

The purpose of this month’s blog theme—small business best practices—is to help you be better in business. And as any business guru will tell you, advertising is a huge factor in not only creating new business, but also in solidifying brand identity. As a small business owner, you probably don’t have a lot of money to throw at media buying opportunities. But if you’re smart, you can get a lot out of the ad spots you do purchase—even on a tight budget. Here is how you can create an advertising plan for your practice while maximizing your marketing dollar:

1. Consider your—and your competitors’—client base. Even if you create the most ingenious ad in the world, no one will see it if you place it in the wrong space. So, get in your clients’ heads a little bit. Who are they? Where are they? What do they care about? What are their interests and hobbies? Answering questions like these will give you a better idea of which media outlets—print, radio, television, or digital—will give you the most impressions, and thus, the most bang for your buck.

Also, take some time to research the advertising strategies of other clinics in your market. While you certainly don’t want to be a copycat, your competitors’ ads can serve as a great jumping-off point for your own marketing efforts. Figure out what they’re doing—then figure out how to differentiate and market yourself and your profession better.

2. Choose your platforms. Once you feel like you’ve got a pulse on your target market, it’s time to identify the channels that will best reach that audience and the methods you’ll use to execute your strategy. If you’re thinking of going the traditional route, consider the following ideas:

* Hang flyers or sponsorship banners at community events like cooking contests, concerts, fairs, and sports games (and be sure to introduce yourself to the coaches).
* [Sponsor a local athletic event](http://www.dailymarkets.com/stock/2013/06/18/ideal-physical-therapy-announces-partnership-with-kino-baseball-league-to-educate-parents-children-about-proper-training-and-injury-prevention/), such as a bike race or a 5K run. If you’re feeling super ambitious—or if a good portion of your client base participates in these kinds of activities—think about starting your own event.
* Network with owners, trainers, and instructors at local gyms, yoga studios, or fitness clubs. See if you can work out a cross-promotion deal or perhaps just display some of your brochures and business cards at the front desk.
* Buy ad placements in community newspapers, newsletters, magazines, radio and television programs, and other outlets with a high number of impressions in your target market.

If you’re looking into newer media formats—namely, the Internet—here are a few pieces of advice:

* First things first: if you don’t have a website, get one—and fast. These days, it’s tough—if not impossible—to do business without having an online presence. Clients expect to be able to find you on the web, and if they can’t—well, they might just move on to the next guy or gal.
* When it comes to acquiring digital ad space, start local—with community blogs, newspapers, or organizations of interest to your client base. Local publications often are looking for expert contributors. So, volunteer to write a column, blog post, or health and wellness article. You might just get some free press out of the deal.
* Get onboard with an online deal or couponing site—like [Groupon](http://www.groupon.com/app/subscriptions/new_zip?division_p=phoenix) or [LivingSocial](https://www.livingsocial.com/)—and come up with a special offer for services such as an evaluation and/or therapeutic massage. (Just be sure to read the fine print if you decide to set up an offer, and don’t expect to profit directly from it—it’s more about gaining brand recognition.)
* If you’re already a little tech savvy, look into [Google adwords](https://accounts.google.com/ServiceLogin?service=adwords&hl=en_US&ltmpl=jfk&continue=https://adwords.google.com/um/gaiaauth?apt%3DNone%26ltmpl%3Djfk&passive=86400&sacu=1&sarp=1) or [Facebook ads](https://www.facebook.com/advertising/).

3. Be a negotiator. It’s not always easy to ask for more, but when it comes to negotiating an ad deal, it pays to unleash your inner [Oliver Twist](http://www.youtube.com/watch?v=sZrgxHvNNUc). If you want a better placement, a larger size, or even a discount—ask! Like you, media companies are in the ads game to make money, and they want your business. So get up the courage to plead your case—after all, the worst they can say is “no.” Here are some additional tips to consider during the negotiation process:

* Get a rate sheet or rate card to help you make decisions about ad placements and sizes. Planning to advertise in the same publication more than once? See if there’s a bulk-buying discount.
* Know the outlet’s reach. How many people will see this ad?
* In the case of digital ads, know how often users see each ad on average, where on the page your ad will appear, and what kind of content will appear next to your ad.

4. Leave design to the pros. Logos and clip art do not make for a good ad. Remember, no matter where you place your ad, one thing's for sure—it won’t be the only one. A professional designer can help make your ad stand out from the competition. The publication running your ad might even give you the option to have their in-house designer create the ad for you. While this is certainly better than doing it yourself, hiring your own designer is typically less expensive in the long run because you’ll likely be able to reuse those ads. Ask around for recommendations—or [research your options online](http://www.youthedesigner.com/2008/09/15/65-places-to-find-a-graphic-designer/).

5. Keep track of your success. Advertising is an investment. You put money into it with a goal of eventually getting even more money out of it. So if the advertising you put out there isn’t driving more traffic to your door, you’ll want to rethink your strategy. But how do you know whether your current strategy is working? Well, you can start by asking new clients how they heard about you. Also, be sure to check in with your online ad sales reps for updated stats. Want to take it a step further? Create unique phone numbers associated with each ad placement and link them to your actual number using [Google Voice](https://www.google.com/voice/?setup=1#setup/gaplus/). That way, you can see exactly how many calls each ad generated.

With everything you’ve got on your plate, it’s probably tough to carve out time for advertising efforts. But remember, clients won’t come to you if they don’t know about you. Thus, if you truly want to grow your business, you’ve got to up your media-buying game.

**MEDICAL EQUIPMENT**

PART 1A



* PRODUCTS
* WHO WE SERVE
* SUPPLY CHAIN
* BUSINESS SOLUTIONS
* CLINICAL EXPERTISE
* ABOUT US

SHOP CATEGORIES

* [Anesthesia](http://www.medline.com/category/Anesthesia/cat500355;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Apparel](http://www.medline.com/category/Apparel/cat1470128;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Beds & Mattresses](http://www.medline.com/category/Beds-Mattresses/cat1470087;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Central Sterile](http://www.medline.com/category/Central-Sterile/cat500406;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Durable Medical Equipment (DME)](http://www.medline.com/category/Durable-Medical-Equipment-DME/cat500328;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Environmental Services (EVS)](http://www.medline.com/category/Environmental-Services-EVS/cat260025;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Equipment & Furnishings](http://www.medline.com/category/Equipment-Furnishings/cat1470088;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Exam & Diagnostic](http://www.medline.com/category/Exam-Diagnostic/cat500085;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Gloves](http://www.medline.com/category/Gloves/cat1790003;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Incontinence](http://www.medline.com/category/Incontinence/cat260004;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Infection Prevention](http://www.medline.com/category/Infection-Prevention/cat1470085;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Lab Supplies](http://www.medline.com/category/Lab-Supplies/cat500098;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Nursing Supplies/Patient Care](http://www.medline.com/category/Nursing-Supplies/Patient-Care/cat1470090;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Nutrition](http://www.medline.com/category/Nutrition/cat1470145;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Office Supplies](http://www.medline.com/category/Office-Supplies/Z05-CA99;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [OR/Surgery](http://www.medline.com/category/OR/Surgery/cat1460009;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Patient Therapy & Rehabilitation](http://www.medline.com/category/Patient-Therapy-Rehabilitation/cat350042;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Pharmacy](http://www.medline.com/category/Pharmacy/cat1470146;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Respiratory](http://www.medline.com/category/Respiratory/cat330045;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Skin Care](http://www.medline.com/category/Skin-Care/cat500285;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Textiles](http://www.medline.com/category/Textiles/cat350003;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Urology & Ostomy](http://www.medline.com/category/Urology-Ostomy/cat1470084;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)
* [Wound Care](http://www.medline.com/category/Wound-Care/cat260148;ecomsessionid=C-YX-D1E3InUsPMm3rtfgw__)

PART 1B- PDF FILES (CARDIAC EQUIPMENT & EQUIPMENT LIST)

PART 1 RESEARCH ANALYSIS

Research Analysis of Medical Equipment

A medical facility is nowhere without the necessary supplies to treat patients. Items that I may need for my clinic include the basics, such as stretchers, defibrillators, blood pressure monitors, gauze rolls, and an ample amount more that will allow for a basic clinic. However, if I specialize in cardiology, that requires me to be aware of the x-rays and scans plus the procedural equipment. This includes EKG machines, intra-aortic balloon pumps, stress test systems, and more. As there is a lot of supplies to make sure to have, I will need to able to talk to one company that has all of the desired equipment, so I can receive discounts and not stress over the more people I must talk to for each individual item.

Additionally, I must keep in mind of the technological advancements that are occurring and will be discovered. Cardiologists especially need to keep in mind of these advancements as it will benefit the patient care when it comes to better treatment as they are dealing with the central organ of the heart. Moreover, I need to keep in mind of the requirements for building a business itself, which includes waiting rooms, reception desks, offices for main doctors, laboratories, storage rooms, and sanitation rooms. These are quite small requirements as they are usually shown among every hospital; however, to be able to allot money and space in the construction of the clinic will be difficult. To overcome this, it is best to talk to a company such as medline.com to be able to know what they have to offer, especially taking into account the specialty, and about discounts.

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