



# OMEKO

## **Graduate Medical Education**

Approved by the GMEC (Graduate Medical Education Committee) on August 26, 2025

**Effective Date:** July 1, 2019

**Review Date:** August 26, 2025

**Next Review Date:** August 2030

## **Policy Title: Professional Liability Insurance, Health and Disability Insurance Policy**

**Purpose:** To describe the methods of Professional Liability Insurance, Health and Disability Insurance

**Policy Type:** Sponsoring Institution/Sponsored Program Policy

## **Professional Liability Insurance**

1. OSU-CHS/OMEKO will ensure that Sponsored Programs are providing residents with professional liability insurance in accordance with ACGME requirements. Details will be documented in the Trainees' employment agreement (contract).
2. OSU-CHS/OMEKO will review and approve a model Trainee agreement for each Sponsored Program. This model agreement shall include the following provision providing Trainees with professional liability coverage, including legal defense and protection against awards from claims reported or filed during participation in each of its ACGME Sponsored Programs, or after completion of the program(s) if the alleged acts of omissions of a Trainee are within the scope of the program(s). The Sponsored Program agreements shall be forwarded to the OSU-CHS/OMEKO DIO for approval.
3. The Participating Sites shall provide copies of said policies to the OSU-CHS/OMEKO DIO and must provide official documentation of the details of liability coverage upon request of the individual Trainee.

## **Health and Disability Insurance**

1. OSU-CHS/OMEKO will ensure that each Sponsored Program will provide Trainees with health and disability insurance and other benefits in accordance with ACGME requirements. This will be described as part of the insurance and other benefits in accordance with ACGME requirements. This will be described as part of the Trainee agreement.
2. If Trainees are required to report to the program (e.g., orientation) prior to being eligible for health or disability coverage, then residents must be made aware of the option to purchase a

temporary policy for the non-covered period.

## References

### ACGME Sponsoring Institution Requirements

4.3.a. The contract/agreement of appointment must directly contain or provide a reference to the following items: (Core)

4.3.a.6. professional liability insurance, including a summary of pertinent information regarding coverage; (Core)

4.3.a.7. health insurance benefits for residents/fellows and their eligible dependents; (Core)

4.3.a.8. disability insurance for residents/fellows; (Core)

4.7. Health and Disability Insurance The Sponsoring Institution must ensure that residents/fellows are provided with health insurance benefits for residents/fellows and their eligible dependents beginning on the first day of insurance eligibility. (Core)

4.7.a. If the first day of health insurance eligibility is not the first day that residents/fellows are required to report, then the residents/fellows must be given advanced access to information regarding interim coverage so that they can purchase coverage if desired. (Core)

4.7.b. The Sponsoring Institution must ensure that residents/fellows are provided with disability insurance benefits for residents/fellows beginning on the first day of disability insurance eligibility. (Core)

4.7.b.1. If the first day of disability insurance eligibility is not the first day that residents/ fellows are required to report, then the residents/fellows must be given advanced access to information regarding interim coverage so that they can purchase coverage if desired. (Core)