



Health Care Delivery Policy and Procedure



Policy Name: Professional Liability Insurance

Policy Number: Reference – 05

Effective Date: 10/01/04

Revision Date: 12/01/20

Review Date: 12/01/22

Approval Signature

DSVP IL Health Care Delivery

Line of Business

Commercial

HMO

PPO

Exchange

HMO

PPO

Government

HMO

PPO

Approving Body

Policy and Procedure Committee

Date: 11/17/2022

Details

Policy:

To ensure that Blue Cross and Blue Shield of Illinois (BCBSIL) providers maintain the minimal levels of professional liability insurance protection.

Purpose:

BCBSIL providers are required to maintain a valid and current policy (or policies) of professional liability insurance with defined limits.

Procedure:

1. BCBSIL providers licensed and practicing in the state of Illinois shall maintain a valid current policy (or policies) of insurance covering professional liability of the provider, his/her agents and employees, in an amount not less than \$1,000,000 per claim and \$3,000,000 per aggregate, \$1,000,000 per claim and \$1,000,000 per aggregate for mental health providers.

BCBSIL providers licensed and practicing in the state of Indiana shall maintain a valid current policy (or policies) in the amount of not less than \$250,000 per claim and \$750,000 per aggregate.

The coverage levels meet BCBSIL’s credentialing requirement and is a standard requirement for participating providers.

Should you have questions or concerns about this policy, please contact your assigned Provider Network Consultant or send an email to the shared email account for the territory of your office location. This information is available on Blue Cross Blue Shield website at www.bcbsil.com/pdf/education/prov_network_consultant_list.pdf