

## Emerging Market from the EMS Medical Directors Program

HOW A PANDEMIC WILL  
CHANGE THINGS



The current worldwide pandemic is taxing multiple lines of resources in the medical care field. For instance, one of the most rapidly emerging needs is the ability to mobilize health care directly to infected patients without exposing others in the community. This situation is even more critical as our health care systems and medical providers face resource shortages and a loss of staff to COVID-19. The NFP EMS Medical Directors Programs can help insulate health care providers from the heightened professional and personal exposures that are an outgrowth of these circumstances.

NFP's insurance offerings provide professional and general liability coverage through a program specifically designed for the doctors serving as medical directors for the nation's fire and EMS agencies at both a private and public level. Within the EMS Medical Directors Program, we have been extremely active helping to provide adequate liability extensions of coverage for these physicians. As these professionals respond to the current COVID-19 pandemic by transitioning EMS agencies into mobile urgent care providers, associated exposures necessitating insurance develop. Within the program we are seeing a rapid transformation of our health care system. The roughly quarter of a million EMTs and paramedics in the United States are being utilized to help provide direct patient care on a mobile basis as needed in emergencies and in situations where the local health care systems have exceeded capacity.

This evolving change in health care requires rapid reorganization of protocols and procedures throughout the United States. The evolution of health care also poses an entirely new hybrid care model classified as mobile urgent care. For the first time in history, EMS agencies are being allowed to implement treat-and-release (treat at home) protocols. The situation created by the pandemic is also changing the level of care EMTs and paramedics are allowed to perform. There is a need for coordination between the telemedicine capabilities of EMS systems through their counterparts at local health care facilities.

It has been difficult for the insurance industry, especially medical professional carriers, to prepare for this evolving risk. The NFP health care vertical is actively working with carriers in the medical malpractice and EMS agency arena to navigate the changes and we recognize the need for an entirely new class of products to meet the needs of the fire, EMS agencies and ambulance services throughout the country.

Stay tuned for further information on how insurance agencies like NFP are proactively engaging in this space.

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