A CALL FOR PHYSICIANS

Rocky Vista Osteopathic students are working toward opening a free medical clinic to be open Wednesday evenings weekly. They have organized their schedule, equipment and a host site which will be at The Church on Pine drive in Parker. They currently have 2 physicians who have volunteered some time, one of whom will be traveling down from Breckenridge to help. They are scheduled to start seeing patients January 4th at 6:00 pm.

Would you be willing to take an evening periodically to see patients with the students? They will vary from first to fourth year and will have capability and responsibility to provide what is needed from check in, initial history and exam as well as check out. Please consider contacting Taylor Reiser (TReiser@rvu.edu) to find out more about the program and how you may provide a very valuable service to both the community and the students. If you have COPIC insurance and are currently practicing, it is confirmed you likely have coverage already in place for this volunteer effort.

This is from COPIC:

Generally speaking, if we insure a physician with their own limit of liability, that limit would extend to any work within the state of Colorado, within their hours and specialty. This is also non-specific to address compensated or uncompensated, to us it doesn’t matter (practicing is practicing). With that said, we would want to consider those ‘hours’ worked on a volunteer basis within their policy, so that may affect premium, depending on their current status and how much they’d be volunteering. However, if they’re already ‘rated’ at full time with COPIC, this additional work would not affect premium.

With that, there are a few exceptions to the policy providing coverage anywhere in the state, within hours and specialty.

1) If they are named on a group policy at COPIC, sometimes groups restrict their physicians to only work on behalf of the employment or group locations. If they are on a group policy, have them discuss this issue with their group to confirm coverage.

2) If they are listed on a slot policy, they would not have coverage for outside work. Slot coverage is location specific so it would not extend anywhere in the state and it’s a limit shared amongst several physicians.

3) If they are named on a hospital/facility policy, this coverage is specific only to their employment at that hospital/facility. It would not extend to volunteer work for another facility.

4) My first suggestion would be to discuss the work with them and then have them verify with their carrier (if not COPIC) or us. If for some reason their coverage does not extend, we do have a volunteer policy at COPIC. This policy is meant to cover physicians in Colorado for volunteer work in a family practice type setting. The policy does not cover OB, surgical procedures, invasive procedures, etc.

However, if the situations above (1-3) fit one or some of the physicians, they can be covered for volunteer work under this specific policy to protect them. The volunteer policy is free for physicians, as COPIC pays the premium for this policy, assuming they meet the guidelines of uncompensated work, in a family practice type situation.