

The Healthcare Risk Radar

IDENTIFYING THE INSURANCE GAPS BETWEEN NEW CARE MODELS AND LEGACY POLICY LANGUAGE

What does it really mean to practice medicine these days? The reality is that treating patients is just the tip of the iceberg. With so many additional offerings, healthcare providers have evolved into tech companies, staffing agencies, and retail managers. Use this guide to identify when a company's operational shift has created a silent professional liability gap. business, it's time to recalibrate.

When a Client Adds...	The Emerging Exposure	The Insurance Gap to Check
Digitizing Care	Telemedicine, AI-assisted diagnostics, digital health platforms, and remote monitoring.	Standard Malpractice often excludes virtual care. Verify if the policy requires a hybrid blend of PL, Cyber, and Tech E&O to cover injuries arising from digital service failure.
New Revenue Streams	IV hydration, regenerative and biological-based therapies, non-surgical skin tightening, or next-gen injectables.	Check exclusions for procedure limitations or Products Liability exclusions.
Non-Traditional Healthcare	Psychedelics, Ketamine Assisted Therapy, NAD Therapy, and stem cell infusions.	Check for Experimental or Investigational Treatment exclusions that void coverage for non-FDA-approved protocols.
Outsourced Staffing	Using independent contractors or temporary staff.	Does the policy extend coverage to non-employees as additional insureds?
In-House Diagnostics	Labs, imaging, or blood work.	Verify the underwriting class includes laboratory and diagnostic operations.
Expanded Facilities	Moving into residential or behavioral health.	Is Sexual Abuse & Molestation (SAM) coverage included at full limits or sublimited?



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STRENGTHENING THE PLACEMENT NARRATIVE

In the current market, standard carriers are retreating from alternative or high-touch care. Your job is to build a narrative that proves the client is a best-in-class risk. Use these diagnostic questions to gather the data needed to secure better terms.

Scenario	The Placement Narrative
The Vicarious Liability Test	“Are you using third-party vendors for telehealth or diagnostic software? Who is liable if their technology causes a misdiagnosis?”
The Regulatory Guardrail	“Have you added any services in the last 12 months that require a different state license or board certification?”
The Staffing Reality	“How has your provider-to-patient ratio changed? Are you using more extenders (NPs/PAs) than you were three years ago?”
The Data Custody Test	“Who is contractually liable for a breach of patient data stored in your cloud or EMR systems?”
The Credentialing Check	“When placing providers or staff, who is responsible for the final verification of their credentials and claims history?”

BRIDGING THE ALIGNMENT GAP

Identifying a disconnect between medical operations and policy language is the first step in protecting your client. When your audit reveals a shift toward telehealth, new procedures, or staffing changes, the next step is to translate that vulnerability into a manuscripted solution. By engaging a Jencap specialist early, you can move beyond legacy forms and deliver a policy purpose-built for the way your client delivers care today.

Contact a Jencap healthcare specialist to review your audit findings.

