

BETTER PROTECTION AND MORE BENEFITS FOR CALIFORNIA PHYSICIANS

“CAP keeps us ahead of changes in law, technology and risk. They help doctors stay focused on being doctors.”

Pedram Salimpour, MD
Pediatrics, Sherman Oaks



MEDICAL MALPRACTICE COVERAGE

The Cooperative of American Physicians, Inc. (CAP) provides medical professional liability coverage to California physicians through its flagship product, the Mutual Protection Trust (MPT). And superior medical malpractice protection is just the starting point.

Our 12,000 physician members enjoy a wide array of benefits from free human resources support to business and personal insurance solutions designed specifically for physicians.

RISK MANAGEMENT RESOURCES

CAP is committed to educating members on best practices to promote patient safety, reduce the risk of medical liability, and foster positive physician-patient relationships.

Our risk management programs are administered and/or developed by experienced risk management and patient safety specialists – most of whom are RNs or JDs – or both. These programs include:



24/7 Risk Management Hotline – Enabling you to speak with a risk management specialist any time of the day or night for support following an adverse outcome.



Onsite Risk Analysis – Designed to help your practice pinpoint easy-to-fix issues and implement patient safety strategies.



Risk Management Institute – Providing expert online risk-reduction training to front- and back-office medical staff.



Core Risk Management CME Seminar – Presenting the fundamentals of effective risk management in the medical practice.

WHY CHOOSE CAP?

Today, 12,000 members strong, CAP is one of the largest medical malpractice coverage providers in the state.

Competitive Rates – CAP can help physicians save on the cost of medical professional liability protection.

Assertive Claims Defense – More than 80 percent of all claims are resolved with no indemnity payment.

Financial Stability – MPT is rated A+ (Superior) by A.M. Best – the strongest rating of any physician-owned company.

Prior-acts (nose) Coverage – This eliminates the need to purchase tail coverage from your current carrier.

Free Tail Coverage at Retirement

Proven Track Record – Physician-owned and physician-governed, CAP has provided superior medical professional liability coverage since 1977.

For more information or to request a no-obligation quote for coverage:

Call: 800-356-5672

Email: MD@CAPphysicians.com

Visit: CAPphysicians.com/join

Benefits and Resources Available to CAP Members



HUMAN RESOURCES SUPPORT

Human Resources Hotline – Member physicians and office administrators can call CAP during business hours with any employment-related question, no matter how big or small.

Customizable Employment Manual – A comprehensive, medical practice-specific tool to help effectively manage employment policy, available for download at no charge.

Employment-Related Legal Consultation – For situations more serious in nature, our members may be referred to CAP's contracted employment defense firm, Musick, Peeler & Garrett, LLP.



PRACTICE MANAGEMENT RESOURCES

Group Purchasing Program – A free member benefit that saves you money on everyday purchases of medical and non-medical supplies for your practice. This program allows independent physician practices to receive the same pricing as the nation's largest health systems.

CAPAdvantage Program – Access to a suite of resources to help you run a more efficient practice and save you thousands of dollars annually with programs like:

- Medical practice financing
- Residential mortgage services
- HR, payroll, and benefits solutions
- HIPAA compliance solutions
- Revenue cycle management and patient engagement tools
- Physician-specialized financial planning and wealth management
- Commercial real estate advisors
- Discounts for cell phone service, car rentals, pet insurance, and more!



SUPPLEMENTAL COVERAGE BENEFITS*

CAP Group Long Term Disability Insurance Policy – Provides up to \$2,000 per month for up to 24 months.

CAP Group Life Insurance Policy – Provides \$10,000 coverage in the event of death.

CAP's Employment Practices Plan – Provides \$50,000 to help cover legal defense costs associated with employment-related lawsuits.

CAP's MedGuard Plan – Reimburses up to \$25,000 per year in legal expenses arising from disciplinary proceedings, allegations of fraud and abuse, or alleged regulatory noncompliance.

CAP CyberRisk Liability Policy – Provides \$50,000 of protection to members against potential data breach, including privacy liability, computer information security, and electronic media liability.

*Various deductibles and/or exclusions may apply. Additional insurance options available for purchase through CAP's own insurance agency.

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COOPERATIVE OF
AMERICAN PHYSICIANS

For Your Protection. For Your Success.