



County of El Dorado

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Legislation Details (With Text)

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Title: Human Resources Department, Risk Management Division, recommending the Board approve insurance coverage for Medical Malpractice Program with Public Risk Innovation, Solutions, and Management for an amount of \$299,700, and authorize the Human Resources Department, Risk Management Division, to sign and approve all documents required to secure continued insurance coverage for policy period October 1, 2021 - June 30, 2022.

FUNDING: General Liability Internal Service Fund.

Sponsors:

Indexes:

Code sections:

Attachments: 1. A - Invoice

Date	Ver.	Action By	Action	Result
10/19/2021	1	Board of Supervisors	Approved	Pass

Human Resources Department, Risk Management Division, recommending the Board approve insurance coverage for Medical Malpractice Program with Public Risk Innovation, Solutions, and Management for an amount of \$299,700, and authorize the Human Resources Department, Risk Management Division, to sign and approve all documents required to secure continued insurance coverage for policy period October 1, 2021 - June 30, 2022.

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DISCUSSION/BACKGROUND

The County faces a complex array of risks that can result in severe or catastrophic loss. Purchasing insurance helps protect the County from catastrophic general liability claims resulting from Medical care authorities like clinics, Public Health services, Behavioral Health services, Corrections care, and Coroner operations. The County procures a variety of insurance policies and programs to mitigate and transfer exposures to catastrophic loss. By securing these risk mitigating and transfer mechanisms, the County is better positioned to protect assets and personnel for the fulfillment of its services, objectives, and Strategic Plan.

This request is part of an annual process for the Board to authorize the Risk Management Division to renew insurance coverage and programs provided by PRISM and Alliant. The County utilizes its participation in PRISM in conjunction with professional insurance brokerage services of Alliant to place a variety of commercial insurance policies to protect the County.

The Risk Management Division has evaluated this insurance program in terms of potential loss, coverage, self-insured retentions, deductibles, and policy limits, and recommends the purchase of insurance as described below.

Other Insurance Programs

Medical Malpractice Program - Provides coverage for alleged negligence arising from health care operations including clinics, mental health, public health, jail clinics, and coroner operations. The County has a \$25,000 deductible in this program with limits of \$21,500,000 in excess coverage. The premium for Fiscal Year (FY) 2021-22 is \$299,700. This reflects a \$34,485 increase from the previous fiscal year premium with a 9 - month premium for this fiscal year. The policy cycle is changing to a regular July renewal period next year. Large claims and a hard insurance market have impacted Medical Malpractice coverage. The County has participated in this program since 1993.

ALTERNATIVES

Paying out of the Risk Internal Service Fund as losses and claims occurs.

PRIOR BOARD ACTION

December 2, 2021 Legistar item 20-1579 - FY 2020-21 Medical Malpractice

OTHER DEPARTMENT/AGENCY INVOLVEMENT

N/A

CAO RECOMMENDATION

Approve as recommended.

FINANCIAL IMPACT

Funding for these insurance programs is included in the Risk Management Internal Service Fund budget for FY 2021-22, and costs are recouped from County departments through internal charges. Appropriate costs are included in the FY 2021-22 Budget.

CLERK OF THE BOARD FOLLOW UP ACTIONS

Provide a certified minute order of the agenda item to the Human Resources Department, Risk Management Division, and the Chief Administrative Office.

STRATEGIC PLAN COMPONENT

Good Governance

CONTACT

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