

Locum Tenens Industry Issues

Health insurance coverage for independent contractors

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Health Insurance Coverage for Independent Contractors

As an independent contractor working locum tenens assignments, you receive the benefit of deciding how, where, when, and how often to work. However, as a self-employed individual, you may have questions about how to obtain health insurance when you don't have an employer who allows you to join a group plan.

VISTA Staffing Solutions has compiled the following information to help you evaluate your alternatives in pursuing health insurance for yourself and your family. You should consider this a starting point in your endeavor. As VISTA does not recommend or endorse any one solution for you, it may be helpful to contact an independent insurance advisor to help you with your final decision.

Investigate the obvious and the not-so-obvious

You probably already have some types of insurance: homeowners, life, or auto. Contact your carriers and see if they have health insurance policies for self-employed individuals.

If you are leaving an employer with 20 or more employees and that employer offered group health coverage, you may be eligible for COBRA coverage. Although seemingly expensive (your former employer most likely paid part, or all, of your insurance premium), COBRA coverage can be less expensive than individual health coverage.

Now is a great time to network! Find out what your independent contractor friends and colleagues do for health insurance. Ask around and get some recommendations.

Check with major health care carriers and find out what individual policies they offer. Listed below are some online resources to help locate some of these carriers.

www.insure.com

General insurance information and health quotes from 100+ health insurance companies

www.insweb.com

General insurance information

www.naic.org

National Association of Insurance Commissioners

www.nase.org

National Association for the Self-employed

Check with your university alumni association and see if they have a group policy you can join. Check with any other associations to which you currently belong and see if they have group policies for which you are eligible. For example, the AMA has a

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Catastrophic Major Medical plan you are eligible for, even if you are not a member of the AMA¹.

Physicians who plan to do locum tenens for some time, a year or longer, can consult with a CPA and incorporate themselves. There are advantages and disadvantages of incorporating. One advantage is that employee (you) benefits such as health insurance expenses could be deductible.

Finally, contact your state insurance department (*see Table I*). They can usually give you recommendations on insurance carriers in your home area who can help.

Some common sense suggestions

Make sure the policy provides coverage in all states. Hopefully you will never have to use your health coverage while on a locum tenens assignment, but if you do, you'll be prepared.

Understand the length of time the insurance will be in effect. Available options offered include short-term, intermediate-term, and permanent policies. There are also policies for catastrophic major medical coverage, and discount prescription plans.

Finally, check out the insurance carrier you decide on before signing any paperwork. Two major consumer-friendly agencies that rate health/life insurers are:

A.M. Best Company, Inc.
Ambest Road
Oldwick, NJ 08858
(908) 439-2200 Corp. Offices
www.ambest.com

Weiss Ratings Inc.
4176 Burns Road
Palm Beach Gardens, FL 33410
(800) 289-9222 Sales
(800) 291-8545 Customer Service
www.weissratings.com/

Let us know what works for you

We've compiled this resource to help you in your health insurance research endeavors. When you find the solution that works for you, let us know. We can then share even more information with other locum tenens physicians who can benefit from your experience.

¹ AMA Insurance Agency, Inc., a Subsidiary of the American Medical Association; www.amainsure.com.

Table I
State Insurance Departments

<p>Alabama Alabama Insurance Dept. 201 Monroe Street, Ste. 1700 Montgomery, Alabama 36104 (334) 269-3550 www.aldoi.org</p>	<p>Alaska Alaska Division of Insurance 9th Floor, State Office Building 333 Willoughby Avenue Juneau, AK 99801 (907) 465-2597 www.dced.state.ak.us/insurance</p>
<p>Arizona Arizona Insurance Dept. 2910 N. 44th Street, 2nd floor Phoenix, Arizona 85018-7256 (800) 325-2548 www.id.state.az.us/index.html</p>	<p>Arkansas Arkansas Insurance Dept. 1200 West Third Street Little Rock, AR 72201 (501)371-2600 or 1-800-282-9134 www.state.ar.us/insurance</p>
<p>California California Dept. of Insurance Consumer Communications Bureau 300 South Spring Street, South Tower Los Angeles, CA 90013 (213) 897-8921 www.insurance.ca.gov/docs/index.html</p>	<p>Colorado Colorado Division of Insurance 1560 Broadway, Suite 850 Denver, CO 80202 (303) 894-7490 www.dora.state.co.us/Insurance/</p>
<p>Connecticut Connecticut Insurance Dept. PO Box 816 Hartford, CT 06142-0816 860-297-3800 www.state.ct.us/cid/</p>	<p>Delaware Delaware Insurance Dept. 841 Silver Lake Boulevard Dover DE 19904 (302)739-4251 www.state.de.us/inscom/</p>
<p>District of Columbia DC Dept. of Insurance and Securities Regulation 810 First Street, NE, Suite 701 Washington, DC 20002 (202) 727-8000 http://disr.dc.gov/main.shtm</p>	<p>Florida Florida Dept. of Financial Services Office of Insurance Regulation 200 E. Gaines Street Tallahassee, Florida 32399 (850) 413-3153 www.fldfs.com/companies/</p>
<p>Georgia Two Martin Luther King, Jr. Drive West Tower, Suite 704 Atlanta, Georgia 30334 404-656-2070 www.inscomm.state.ga.us/</p>	<p>Hawaii Hawaii Dept. of Commerce and Consumer Affairs Division of Insurance PO Box 3614 Honolulu, HI 96811 808 586 2790 www.state.hi.us/dcca/ins/</p>

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<p>Idaho Idaho Dept. of Insurance 700 West State Street P.O. Box 83720 Boise, ID 83720-0043 208-334-4250 www.doi.state.id.us/</p>	<p>Illinois Dept. of Insurance 320 W. Washington Street Springfield, Illinois 62767-0001 (217)782-4515 www.ins.state.il.us/</p>
<p>Indiana Indiana Dept. of Insurance 311 W. Washington Street, Suite 300 Indianapolis, Indiana 46204-2787 317 232 2385 www.state.in.us/idoi/</p>	<p>Iowa Iowa Insurance Division 330 Maple St. Des Moines, IA 50319-0065 877-955-1212 www.iid.state.ia.us/</p>
<p>Kansas Kansas Insurance Dept. 420 SW 9th Street Topeka, KS 66612-1678 Phone: 1-785-296-3071 www.ksinsurance.org/index.php?id=0001</p>	<p>Kentucky Kentucky Dept. of Insurance 215 W. Main St. Frankfort, Kentucky 40601 (800)595-6053 http://doi.ppr.ky.gov/kentucky/</p>
<p>Louisiana Louisiana Insurance Dept. 1702 N. 3rd Street Baton Rouge, Louisiana 70804-9214 800-259-5300 www.ildi.state.la.us/</p>	<p>Maine Maine Dept. of Professional & Financial Regulation Bureau of Insurance Bureau of Insurance 34 State House Station Augusta ME 04333 (207) 624-8475 www.state.me.us/pfr/ins/inshome2.htm</p>
<p>Maryland Maryland Insurance Administration 525 Saint Paul Place Baltimore, MD 21202 410-468-2000 www.mdinsurance.state.md.us/</p>	<p>Massachusetts Massachusetts Insurance Division Consumer Services Section One South Station, 5th Floor Boston, MA 02110-2208 (617) 521-7777 www.state.ma.us/doi/</p>
<p>Michigan Office of Financial and Insurance Services 525 W. Ottawa Lansing, MI 48909 (517) 373-1820 www.michigan.gov/cis/0,1607,7-154-10555-40268--,00.html</p>	<p>Minnesota Minnesota Dept. of Commerce—Insurance 85 7th Place East, Suite 500 St. Paul, MN 55101 651-297-7161 www.state.mn.us/cgi-bin/portal/mn/jsp/content.do?subchannel=-536881551&sc2=-536881738&id=-536881351&agency=Commerce</p>

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<p>Mississippi Mississippi Dept. of Insurance 1001 Woolfolk State Office Building 501 N. West St. Jackson, MS 39201 601 359 3569 www.doi.state.ms.us/</p>	<p>Missouri Missouri Dept. of Insurance 301 West High Street Jefferson City, Missouri 65102 (573) 751-4126 www.insurance.state.mo.us/</p>
<p>Montana Montana Insurance Division 840 Helena Avenue Helena, Montana 59601 (406) 444-2040 www.sao.state.mt.us/sao/insurance/</p>	<p>Nebraska Nebraska Dept. of Insurance Terminal Building 941 "O" Street, Suite 400 Lincoln, Nebraska 68508-3639 (402) 471-2201 www.state.ne.us/home/NDOI/</p>
<p>Nevada Division of Insurance 788 Fairview Drive, Suite 300 Carson City, Nevada 89701 (775) 687-4270 http://doi.state.nv.us/</p>	<p>New Hampshire New Hampshire Insurance Dept. 56 Old Suncock Road Concord, New Hampshire 03301-7317 1-800-852-3416 www.state.nh.us/insurance/</p>
<p>New Jersey New Jersey Division of Insurance P.O. Box 325 Trenton, New Jersey 08625 609-633-0818 www.state.nj.us/dobi/njdept.htm</p>	<p>New Mexico New Mexico Insurance Division PERA Building, Room 428 1120 Paseo de Peralta Santa Fe, New Mexico 87501 (505) 827-4601 www.nmprc.state.nm.us/inshm.htm</p>
<p>New York New York State Insurance Dept. One Commerce Plaza Albany, NY 12257 518-474-6272 www.ins.state.ny.us/</p>	<p>North Carolina North Carolina Dept. of Insurance Consumer Services Division P.O. Box 26387 Raleigh, North Carolina 27611 (919) 733-20327 www.doi.state.nc.us/</p>
<p>North Dakota North Dakota Dept. of Insurance 600 E. Boulevard Avenue Bismarck, North Dakota 58505-0320 (701) 328-2440 www.state.nd.us/ndins/</p>	<p>Ohio Ohio Dept. of Insurance 2100 Stella Court Columbus, Ohio 43215-1067 (614) 644-2658 www.ohioinsurance.gov/</p>

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<p>Oklahoma Oklahoma Insurance Dept. 2401 N.W. 23rd, Ste. 28 Oklahoma City, Oklahoma 73152-3408 (405) 521-2828 www.oid.state.ok.us/</p>	<p>Oregon Oregon Dept. of Consumer & Business Services Insurance Division 350 Winter Street NE, Room 440 Salem, Oregon 97309 503 947 7980 www.cbs.state.or.us/ins/</p>
<p>Pennsylvania Pennsylvania Insurance Dept. 1326 Strawberry Square Harrisburg, Pennsylvania 17120 877 881 6388 www.ins.state.pa.us/ins/site/default.asp</p>	<p>Rhode Island Rhode Island Division of Insurance 233 Richmond Street Providence, Rhode Island 02903 (401) 222-2246 www.dbr.state.ri.us/insurance.html</p>
<p>South Carolina South Carolina Insurance Dept. 300 Arbor Lake Drive, Ste. 1200 Columbia, South Carolina 29223 (803) 737-6160 www.doi.state.sc.us/</p>	<p>South Dakota South Dakota Division of Insurance 118 W. Capitol Pierre, SD 57501 (605) 773-3563 www.state.sd.us/dcr/insurance/</p>
<p>Tennessee State of Tennessee, Dept. of Commerce & Insurance Division of Insurance—Education & Outreach 500 James Robertson Parkway, 4th Floor Nashville, TN 37243 (615) 741-2218 www.state.tn.us/commerce/insurance/index.html</p>	<p>Texas Texas Dept. of Insurance 333 Guadalupe Austin, Texas 78701 (512) 463-6169 www.tdi.state.tx.us/index.html</p>
<p>Utah Utah Insurance Division State Office Building, Room #3110 Salt Lake City, Utah 84114-6901 (801) 538-3805 www.insurance.state.ut.us/</p>	<p>Vermont Insurance Division 89 Main Street, Drawer 20 Montpelier, Vermont 05602-3101 (802) 828-3301 www.bishca.state.vt.us/InsurDiv/insur_index.htm</p>
<p>Virginia Virginia Bureau of Insurance Tyler Building 1300 E. Main Richmond, Virginia 23219 (804) 371-9741 www.state.va.us/scc/division/boi/index.htm</p>	<p>Washington Office of the Insurance Commissioner 5000 Capitol Blvd. Tumwater, WA 98501 360 725 7000 www.insurance.wa.gov/</p>

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<p>West Virginia West Virginia Insurance Commission 1124 Smith Street Charleston, West Virginia 25301 (304) 558-3354 www.state.wv.us/insurance/</p>	<p>Wisconsin Office of the Commissioner of Insurance GEF 3, 2nd Floor 125 South Webster Street Madison, Wisconsin 53702 (608) 266-3585 www.badger.state.wi.us/agencies/oci/oci_home.htm</p>
<p>Wyoming Wyoming Insurance Dept. Herschler Building 3rd Floor East 122 W. 25th Street Cheyenne, Wyoming 82002 (307) 777-7401 www.insurance.state.wy.us/</p>	