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A Non-Profit Cooperative to Improve Health Care and Reduce Members' Costs

Presented at the 2004 EMS Today Conference in Salt Lake City, Utah

Paramedic Malpractice Insurance: Are We Covered?

March 2004

Introductions:

Physicians have been making the national news lately because of high premiums on their malpractice insurance. If there is such a crisis in professional liability insurance, how are paramedics affected:

Hypothesis:

Most paramedics do not carry individual professional liability insurance either because they believe their employers' insurance provides adequate coverage or because they do not feel the threat of liability warrants the expense.

Methods:

We mailed a one-page survey to all currently certified paramedics in the state of New Jersey. Of the 1,406 paramedics who received a survey, 447 (31.8%) returned it. We sought to uncover the attitudes paramedics have about liability insurance, whether they had individual coverage and their perceived risk of facing a lawsuit for their actions as a paramedic.

Results:

The average age of the responders was 38.8, and average years' experience as a paramedic was 11.1. Gender was not a determining factor in who obtained coverage. Twenty-four percent (107) of the paramedics who responded had individual liability insurance. Of the 340 "going bare," 246 (87%) thought the chances of getting sued during their careers as paramedics were 50% or less. In the group as a whole, 96% had never been sued as a paramedic. Of those who were sued, none were held liable or paid money to settle out of court. In response to open-ended questions, paramedics cited expense as a reason they did not have coverage, as well as a belief that the employers' coverage was adequate and that they saw very little risk of being named in a lawsuit. However, a great many responders said procrastination or inability to identify a provider of individual coverage contributed to their failure to obtain coverage.

Conclusion:

Most paramedics surveyed who chose not to purchase individual liability insurance did not think it was likely they would ever be subject to suit. However, lack of education about its availability means many paramedics do not make a choice to eschew coverage, but have done so by default.