

# Health Care Stabilization Fund FY 2006 Annual Premium Surcharge And Rating Classification System

APRIL 2005

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| <b>Members of the<br/>Board of Governors<br/>of the Health Care<br/>Stabilization Fund</b> | Steve Clifton, CRNA<br>Gregory Lundstrom<br>Elaine L. Ferguson, | <b>Arthur D. Snow, Jr., M.D., Chairperson</b><br>Larry Shaffer, Vice Chairperson<br>Jimmie A. Gleason, M.D.<br>Julie Quirin | Timothy Bolz, D.C.<br>Deborah Burns, D.O.<br>Rudy Haun, M.D. |
|--|---|---|--|

## Overview Of Changes For The Fiscal Year 2006 Health Care Stabilization Fund Annual Premium Surcharge Rating Classification System Brochure



After four years without any surcharge rate increases, the Health Care Stabilization Fund Board of Governors has adopted an overall average surcharge rate increase of approximately 15%. The increase adopted for health care provider class groups will vary between 5% and 25%.

1. The surcharge rates for the Health Care Stabilization Fund have been changed for FY 2006. *These FY 2006 Health Care Stabilization Fund surcharge rates will become effective for new and renewal basic coverage periods with an effective date between July 1, 2005 and June 30, 2006.*

2. No changes have been made to the Notice of Basic Coverage Form: We are reminding the basic coverage insurers that the following areas of that form need to be carefully completed to avoid unnecessary errors or unintentionally omitted information. Avoiding such errors will assist not only the Fund but will also benefit the insurer by eliminating follow-up correspondence and telephone calls that are usually needed to resolve such errors or omitted NBC information.

a. Section I, Health Care Provider's Name, first blank line: Insurers are to enter the last name, first name, middle initial and provider professional designation *or when the NBC form is being completed for a health care provider entity, the name of the health care provider entity.* Please be sure to enter the official name of the named insured health care provider entity (e.g., the name of the insured professional association as listed with the Kansas Secretary of State, the *licensed name* of the insured hospital, etc.).

We require insurers to enter the insured health care provider's legal resident address in the Resident Address portion of the NBC Form. This also applies to Health Care Stabilization Fund professional corporations and health care provider entities that are defined health care providers. For example, if your company is insuring a Kansas health care provider professional corporation which has its principal place of business at a Missouri address, the official Kansas address needs to be entered as the Resident Address and the Missouri address would be entered on the line designated for the Business Address Of Health Care Provider. Obtaining the proper residency address is very important in the determination of the coverage of the Fund.

b. Section II, provides check boxes for Fund coverage limits previously selected by the named insured health care provider. Please be sure to check the applicable box that reflects the correct Fund coverage limits that were previously selected. *Do not use the Fund coverage limit check boxes in this section to make changes in the health care provider's previously selected Fund coverage limits.*

c. Section III is to be completed for a health care provider who, for the first time, is selecting their Fund coverage limit. For these health care providers, one of the three Fund coverage limits must be selected, and the provider must sign and date this section. *This section can not be used to change a health care provider's Fund coverage limits.*

d. Insurers having any difficulty in completing section IV should contact the Health Care Stabilization Fund for additional assistance. The following general guidelines are provided:

*(Continued on page 2)*

**Overview Of Changes For Fiscal Year 2006***(continued from page 1)*

1. HCSF Rate Classification Number: Be sure to complete this box by entering the correct Health Care Stabilization Fund Rate Classification Number. It will be one of the codes listed on pages 8 through 11.
2. Enter the provider's correct license or registration number.
3. Enter the provider's basic coverage premium amount.
4. Enter the applicable HCSF Class Group Number: These codes are found on page 5.
5. Enter the number of Fund compliance years from the Fund maturity table on page 4. For all HCSF Class Groups this number should be the length of time that the specific provider has been in Fund compliance, not how long the provider has been with a specific insurance company. Compliance periods spent in moonlighting practice by providers while in a postgraduate training program are to be counted unless the provider elects not to count such periods by signing the Fund Surcharge Rating System Agreement form (page 15) at the time the provider first begins private practice after completion of the postgraduate training program. The form is to be submitted along with the NBC form. If you are unsure about the length of time a provider has complied with the Fund, please contact this office for assistance. The only compliance periods not to be counted is the time spent in a postgraduate training program. Please note, health care providers who have Fund compliance periods with a University of Kansas Medical Center Foundation or Association as a full-time faculty member are to include such compliance in determining Fund compliance years.
6. Enter the HCSF surcharge payment (page 7). For providers in HCSF Class Groups 1 through 14, this amount is determined by the level of coverage selected by the health care provider, the number of Fund compliance years and the HCSF Class Group Number for the provider's specialty. For HCSF Class Group Numbers 15 through 21, this number is a percentage of that provider's basic coverage premium amount (page 5). The percentage should be indicated in the HCSF surcharge percentage box and used to calculate the HCSF surcharge payment, located in the box immediately to the right of the percentage box.
7. The Missouri Modification Factor is applicable for health care providers residing in Kansas who are licensed (registered, etc.) and provide professional services in Missouri. This includes all Fund Class Groups. Check the applicable box and submit the additional 20% Missouri Rate Modification surcharge. The additional surcharge is to be included in the HCSF surcharge payment for the health care provider.
8. Enter the insurance company name.
9. Enter the name of the insurance agent or company representative and their telephone number.

If you have any questions regarding these instructions or need assistance with other issues regarding the NBC Form or Fund surcharge rates, please contact the Coverage Section of the Fund. \*

**Employees of the Fund**

**Robert D. Hayes**  
Executive Director

Rita L. Noll, Chief Attorney  
Marta Fisher Linenberger, Attorney  
Jerry Remick, Claims Manager  
Kathy Dorst, Legal Assistant  
Crystal Swoyer, Administrative Assistant  
Cherryl Smith, Senior Admin. Assistant  
Lorie Anderson, Coverage Specialist  
Gary Zook, Coverage Specialist  
Laura Ray, Administrative Specialist  
Dani Snook, Admin. Assistant  
Cami Roberts, Admin. Assistant  
Mary Ellen Shisler, Office Assistant  
Marcy Watson, Accountant  
Betsy Hoke, Senior Admin. Assistant

**Quick review of Fund surcharge rate system changes for FY 2006**

1. The Fund surcharge rate tables for Fund Class Groups 1 through 14 have changed.
2. Percentage surcharge rates are changed to 20%, 30% and 35%. These percentage rates are applicable to Fund Class Groups 15 through 21.
3. All Fund Class Groups are subject to the additional Missouri factor.

## How To Assist Health Care Providers In Changing Their Fund Coverage Limits

### Follow These Guidelines To Increase Fund Coverage Limits

Health care providers that currently maintain Fund coverage limits of \$100,000/\$300,000 or \$300,000/\$900,000 *may request* a higher Fund coverage limit by **submitting their written request** to the Fund Board of Governors. If a health care provider desires to increase their Fund coverage limits, these guidelines are to be followed:

1. Obtain a Request To Increase Health Care Stabilization Fund Coverage Limits form (page 13) from the Fund. This form may be downloaded from the HCSF Internet site ([www.hcsf.org/Forms.htm](http://www.hcsf.org/Forms.htm)).
2. The health care provider must complete and sign the request form and attach any supporting documentation or material. The completed form and supporting information must be sent to the Fund office by facsimile or U.S. Mail. The health care provider may wish to send a copy of their completed form that is clearly marked "copy of request sent to the Fund office" to you, the basic professional liability insurer.

Within seven working days the health care provider should receive an acknowledgement of their application which will include additional information regarding the estimated date of the Board of Governors review and action upon their application.

**NOTICE:** Attempts by health care providers and their professional liability insurers to increase Fund coverage limits by methods other than following the above instructions have resulted in the unnecessary submission of extra Fund surcharge payments, delayed approval dates of increased Fund coverage limits, and frustration for the health care provider. The Fund will make every effort to assist the provider in resolving these problems. Making a higher Fund coverage limit selection on the Notice of Basic Coverage form is not acceptable. Remember, before increased Fund coverage limits can be effective, the health care provider's written request must be approved by the Board of Governors.

### Follow These Guidelines To Decrease Fund Coverage Limits

Basic professional liability insurers may assist their insured health care providers when such health care provider desires to reduce their Fund Coverage limits to either the \$100,000/\$300,000 or the \$300,000/\$900,000 options. Prior approval of the Fund Board of Governors for reduced Fund coverage limits is not required. It is recommended, however, that health care providers utilize the Request To Decrease Health Care Stabilization Fund Coverage Limits form (page 14). Copies of this form are available from the Fund office or from the HCSF Internet site (<http://www.hcsf.org/Forms.htm>). A health care provider should receive acknowledgement (along with any other applicable information) of their request to decrease their Fund coverage limits within seven working days. \*

### Do You Need To Know How The Fund Coverage Limits Are Applied To Individual Claims And Suits?

The Frequently Asked Questions section of the Fund Internet web site ([www.hcsf.org](http://www.hcsf.org)) has the following additional information available:

- Fund Coverage Limit Application
- What Coverage Is Provided By The Fund
- Does The Basic Professional Liability Insurance and Fund Coverage Also Cover Other Individuals

## GENERAL INFORMATION ABOUT THIS RATING SYSTEM

### Descriptions Of The Fund Class Groups For Physicians, Surgeons, Chiropractors, Registered Nurse Anesthetists, Podiatrists And Dentists Certified To Administer Anesthetics:

Utilize Fund Class Groups 1 through 14 as described on page 5. A conversion table for Fund Rate Classification Numbers to Fund Class Group Numbers can be found on pages 8 and 9. Additional classification guidelines for those health care providers to be included in HCSF Class Group 3 are included on pages 10 and 11.

These are the Fund Class Groups for which Surcharge Rate Table 1, 2 or 3 on page 7 are applicable. These published rates are to be used without modification other than those permitted by Procedure Number 3 on page 6.

### Descriptions For Self-Insured, Professional Corporation, Partnerships, Medical Care Facilities And Other Defined Health Care Provider Entities:

Utilize HCSF Class Groups 15 through 21 located at the bottom of page 5. For these Fund Class Groups the percentage surcharge rates located at the bottom right of page 5 are applicable.

### FY 2006 Fund Surcharge Rate Tables:

HCSF Class Groups 1 through 14 are located on page 7. Please read the "Helpful Hints For Using These Tables" at the right side of that page.

### Selection And Subsequent Changing Fund Coverage Limits Selections:

For some insurers and health care providers selecting and making changes to Fund coverage limits has been a frustrating experience. To assist insurers, agents and health care providers, a specific article regarding changes in Fund coverage limits has been included on page 3 of this brochure.

### How To Determine How Many Years Of Fund Compliance For Individual Health Care Providers:

This should be available from the insurer's and agent's underwriting information. If it is not, individual health care provider Fund compliance information is available via the Internet. Additional information about how to access this information is posted on the Fund web site ([www.hcsf.org/DataLookup.htm](http://www.hcsf.org/DataLookup.htm)).

Once your underwriter or agent has the necessary Fund compliance record for an individual health care provider, you should simply determine the total number of Fund compliance years. This is explained in Procedure Number 1 on page 6. In addition, the following *Fund maturity table* is provided for your assistance:

|  |  |  |   |  |
|--|--|--|---|--|
| 0-365 DAYS OR ONE FULL YEAR OF FUND COMPLIANCE<br>USE THE SURCHARGE RATE COLUMN OF THE APPLICABLE TABLE ON PAGE 7: | 366-730 DAYS OR TWO FULL YEARS OF FUND COMPLIANCE USE THE SURCHARGE RATE COLUMN OF THE APPLICABLE TABLE ON PAGE 7: | 731-1,095 DAYS OR THREE FULL YEARS OF FUND COMPLIANCE USE THE SURCHARGE RATE COLUMN OF THE APPLICABLE TABLE ON PAGE 7: | 1,096-1,460 DAYS OR FOUR FULL YEARS OF FUND COMPLIANCE USE THE SURCHARGE RATE COLUMN OF THE APPLICABLE TABLE ON PAGE 7: | GREATER THAN 1,460 DAYS OR FIVE FULL YEARS OF FUND COMPLIANCE USE THE SURCHARGE RATE COLUMN OF THE APPLICABLE TABLE ON PAGE 7: |
| 1<br>FIRST YEAR OF FUND COMPLIANCE   | 2<br>SECOND YEAR OF FUND COMPLIANCE  | 3<br>THIRD YEAR OF FUND COMPLIANCE   | 4<br>FOURTH YEAR OF FUND COMPLIANCE   | 5<br>FIVE OR MORE YEARS OF FUND COMPLIANCE   |

### If You Still Have Questions Or Need Additional Assistance:

Please contact the Fund office for any additional assistance you may feel is needed in order for your company personnel or agents to assist Kansas health care providers in complying with the Fund law and its coverage provisions. \*



FACSIMILE  
785-291-3550

E-MAIL  
[hcsf@ink.org](mailto:hcsf@ink.org)



TELEPHONE  
785-291-3777

MAIL  
Health Care Stabilization Fund  
300 SW 8th Ave, 2nd Floor  
Topeka, KS 66603-3912



**How To Find Fund Surcharge Rates:** From the table on this page, find which Fund Class Group best describes the health care provider’s professional services. **For health care providers who are classified in the first fourteen class groups, the surcharge payment amount can be found in the applicable Fund coverage level tables located on page 7.** *Other health care providers who are class groups 15 through 21 will pay a surcharge based on the percentage rates included in the table near the bottom of this page.*

**HEALTH CARE STABILIZATION FUND SURCHARGE RATING CLASSIFICATION SYSTEM**

**FUND CLASS GROUPS** CLASS GROUP DESCRIPTIONS – *Important Note: Class Group 15 is the only classification available for providers insured by the Kansas Health Care Provider Insurance Availability Plan.*

**PHYSICIANS AND SURGEONS (M.D. & D.O.)**

|    |  |
|----|--|
| 1  | <b>Physicians-No Surgery, includes:</b> Allergy, Dermatology, Forensic Medicine, Legal Medicine, Pathology, Psychiatry (including child), Psychoanalysis, Psychosomatic Medicine, Public Health.   |
| 2  | <b>Physicians-No Surgery, includes:</b> Aerospace Medicine, Cardiovascular Disease, Diabetes, Endocrinology, Family Practice, Gastroenterology, General Practice, General Preventive Medicine, Geriatrics, Gynecology, Hematology, Hypnosis, Infectious Diseases, Internal Medicine, Laryngology, Neoplastic Diseases, Nephrology, Neurology (including child), Nuclear Medicine, Nutrition, Occupational Medicine, Ophthalmology, Otology, Otorhinolaryngology, Pediatrics, Pharmacology, Physiatry, Physical Medicine & Rehabilitation, Pulmonary Diseases, Radiology, Rheumatology, Rhinology, Urgent Care Physicians and other Physicians who are not performing surgery and are not otherwise classified.         |
| 3  | <b>Physicians-Performing Minor Surgery or Assisting in Surgery, includes:</b> Cardiovascular Disease, Dermatology, Diabetes, Endocrinology, Family Practice (no OB procedures), Gastroenterology, General Practice, Geriatrics, Gynecology, Hematology, Infectious Diseases, Internal Medicine, Intensive Care Medicine, Invasive Procedures (as defined and classified by the basic coverage insurer), Laryngology, Neoplastic Diseases, Nephrology, Neurology (including child), Ophthalmology (including minor and major surgery), Otology, Otorhinolaryngology, Pathology, Pediatrics, Radiology, Rhinology, Shock Therapy and other Physicians who are performing minor surgery and are not otherwise classified. |
| 4  | <b>Family Physicians or General Practitioners-Performing Minor Surgery or Assisting in Surgery, includes obstetrical procedures, but not Cesarean Sections.</b>  |
| 5  | <b>Surgical Specialists, includes:</b> Broncho-Esophagology, Colon and Rectal, Endocrinology, Gastroenterology, Geriatrics, Neoplastic, Nephrology, Urological, Family Physicians or General Practitioners performing Major Surgery.   |
| 6  | <b>Surgical Specialists, includes:</b> Emergency Medicine (no major surgery), Laryngology, Otology, Otorhinolaryngology, Rhinology.  |
| 7  | <b>Specialists In Anesthesiology:</b> Includes DDS certified to administer anesthetics.  |
| 8  | <b>Surgical Specialists, includes:</b> Emergency Medicine (including major surgery), Abdominal, Gynecology, Hand, Head and Neck, Plastic (Otorhinolaryngology), Plastic (Not Otherwise Classified), General (This classification does not apply to any family or general practitioner or to any specialist who occasionally performs major surgery).   |
| 9  | <b>Surgical Specialists, includes:</b> Cardiac, Cardiovascular Disease, Orthopedic, Thoracic, Traumatic, Vascular.   |
| 10 | <b>Surgical Specialists, includes:</b> Obstetrics, Obstetrics & Gynecology, Perinatology.  |
| 11 | <b>Surgical Specialists, includes:</b> Neurology (including child).  |

**CHIROPRACTORS**

|    |                      |
|----|----------------------|
| 12 | <b>Chiropractors</b> |
|----|----------------------|

**REGISTERED NURSE ANESTHETISTS**

|    |                                      |
|----|--------------------------------------|
| 13 | <b>Registered Nurse Anesthetists</b> |
|----|--------------------------------------|

**PODIATRISTS**

|    |                    |
|----|--------------------|
| 14 | <b>Podiatrists</b> |
|----|--------------------|

**OTHER HEALTH CARE PROVIDERS**

| 15                          | All health care providers insured by or subject to the rating rules of the Kansas Health Care Provider Insurance Availability Plan, including authorized basic professional liability self-insurers. | <p><b>FY 2006 FUND SURCHARGE TABLE AND RATING PROCEDURE FOR FUND CLASS GROUPS 15 THROUGH 21</b></p> <p>Apply the following percentage surcharge rates to the premium charged by the insurer for the required basic professional liability coverage:</p> <table border="1"> <thead> <tr> <th>For Fund Coverage Limit Of:</th> <th>The Fund Surcharge Rate Is:</th> </tr> </thead> <tbody> <tr> <td>\$100,000/\$300,000</td> <td>20%</td> </tr> <tr> <td>\$300,000/ \$900,000</td> <td>30%</td> </tr> <tr> <td>\$800,000/\$2,400,000</td> <td>35%</td> </tr> </tbody> </table> <p>Note: The above surcharge percentages are to be applied to the basic coverage premium without reduction for any deductible premium credit.</p> | For Fund Coverage Limit Of: | The Fund Surcharge Rate Is: | \$100,000/\$300,000 | 20% | \$300,000/ \$900,000 | 30% | \$800,000/\$2,400,000 | 35% |
|-----------------------------|--|--|-----------------------------|-----------------------------|---------------------|-----|----------------------|-----|-----------------------|-----|
| For Fund Coverage Limit Of: | The Fund Surcharge Rate Is:  |  |                             |                             |                     |     |                      |     |                       |     |
| \$100,000/\$300,000         | 20%  |  |                             |                             |                     |     |                      |     |                       |     |
| \$300,000/ \$900,000        | 30%  |  |                             |                             |                     |     |                      |     |                       |     |
| \$800,000/\$2,400,000       | 35%  |  |                             |                             |                     |     |                      |     |                       |     |
| 16                          | Professional corporations, partnerships, limited liability companies and not-for-profit corporations as included in the definition of health care provider in K.S.A. 40-3401(f).                     |  |                             |                             |                     |     |                      |     |                       |     |
| 17                          | Medical Care Facilities (includes special hospitals, general hospitals, surgical centers or recuperation centers).   |  |                             |                             |                     |     |                      |     |                       |     |
| 18                          | Mental Health Centers or Mental Health Clinics.  |  |                             |                             |                     |     |                      |     |                       |     |
| 19                          | Psychiatric Hospitals (selected facilities only).  |  |                             |                             |                     |     |                      |     |                       |     |
| 20                          | Persons engaged in approved residency training programs.   |  |                             |                             |                     |     |                      |     |                       |     |
| 21                          | Other health care providers defined in K.S.A. 40-3401(f) and not otherwise classified in Fund Classes 1 through 20. Insurers must contact the Fund for application to utilize this Fund Class Group. |  |                             |                             |                     |     |                      |     |                       |     |

**MISSOURI MODIFICATION FACTOR**

An additional surcharge amount equal to 20% of the annual dollar surcharge rate shall be added to the surcharge payment of the Kansas resident health care provider who is licensed (registered, etc.) and provides professional services in Missouri. Also refer to Procedure Number 3 on Page 6.

| HEALTH CARE STABILIZATION FUND SURCHARGE RATING CLASSIFICATION SYSTEM PROCEDURES<br>FISCAL YEAR 2006 |   |
|--|---|
| Procedure Number   | Explanation, Application and Description of Procedure   |
| 1.   | <b>Determine the Number of HCSF Compliance Years (for Fund Class Groups 1 through 14):</b> Find the number of years the health care provider has been rendering professional services in Kansas and complying with the Health Care Stabilization Fund (not including time spent in postgraduate training programs approved by the Board of Healing Arts).   |
| 2.   | <b>Select Fund Coverage Limits:</b> Initial selection of one of the Fund coverage limits or subsequent selection of lower Fund coverage limit <i>requires</i> the signature of the health care provider on the Fund Notice of Basic Coverage form. <i>Fund coverage limit selections may only be increased by submitting a signed Request For Increased Coverage Limits Application to the Fund Board of Governors.</i>   |
| 3.   | <b>Modification of the Annual Dollar Surcharge Rates</b> is permitted for the following purposes only:<br><ol style="list-style-type: none"> <li><b>1. Pro-rata basis for policy periods of less than one year.</b> Pro-rata adjustment will be based on an annual period of 365 days—do not make any adjustments for policy periods which include the leap-year day of February 29.</li> <li><b>2. Part-time practice credits</b> may be applied to the annual dollar surcharge rates on the same or similar basis as may be approved for the basic professional liability insurer.</li> <li><b>3. Missouri Modification Factor, applicable to all Fund Class Groups:</b> An additional surcharge amount equal to 20% of the annual dollar surcharge rate shall be added to the surcharge payment of the Kansas resident health care provider who is licensed (registered, etc.) and provides professional services in Missouri.</li> </ol> The nature of the modification to the annual dollar surcharge rate for individual health care providers must be identified and explained on the Notice of Basic Coverage form submitted by the professional liability insurer. |
| 4.   | <b>Rounding Rule For All Surcharge Payments:</b> All surcharge payments shall be rounded to the nearest whole dollar amount. Amounts of <i>49 cents</i> or less shall be rounded down to the next lowest whole dollar. Amounts of <i>50 cents</i> or more shall be rounded up to the next highest whole dollar.   |
| 5.   | <b>A Minimum \$10 Fund Surcharge Payment Per Compliance Period Required.</b> The minimum surcharge is applicable to all Fund compliance periods, including short-term policy periods and surcharge refund adjustments due to mid-term cancellation or termination of existing Fund compliance periods.  |
| 6.   | <b>Fund Class Group 21</b> is to be utilized for any other health care provider defined in K.S.A. 40-3401(f) and not otherwise classified in Fund Class Groups 1 through 20. If there is any question regarding the proper classification of a health care provider, please contact your insurance company or the Fund.   |
| 7.   | <b>Fund Surcharge Rating for Authorized Self-Insured Health Care Providers:</b> Fund surcharge payments for health care providers who have been issued a Certificate of Basic Professional Liability Self-Insurance in accordance with K.S.A. 40-3414 will continue to be an amount equal to a percentage of the amount the self-insurer would pay for the basic coverage as calculated in accordance with the self-insured rating procedures adopted by the Fund Board of Governors.   |
| 8.   | <b>Health care providers, who completed an approved Kansas postgraduate training program</b> and participated in outside moonlighting activities for which basic professional liability insurance “moonlighting” coverage was obtained from the Health Care Provider Insurance Availability Plan, may choose one of the following when beginning their first year of Kansas private practice Fund compliance:<br><ol style="list-style-type: none"> <li>1. Continue their Fund surcharge rating based on all prior moonlighting compliance periods and count those moonlighting compliance periods towards meeting the five year compliance requirement for attaining the Fund’s tail coverage; or</li> <li>2. Fund surcharge rating based on the date the health care provider begins their Kansas private practice after completing their postgraduate training program. Health care providers choosing this option will agree by written statement that prior moonlighting compliance periods will not count toward meeting the five year compliance requirement for attaining the Fund’s tail coverage.</li> </ol>  |

**Examples Of How The Surcharge Rating System Procedures Will Be Applied By Your Basic Professional Liability Insurance Company**

**Example I – A General Surgeon, with \$800,000/\$2,400,000 Fund Coverage Limits:** The Fund Class Group 8 would be applicable to this doctor. From the Surcharge Payment Table III (the Fund’s highest coverage limits) the correct Fund payment amount can be located on the line titled Fund Class Group 8. In this example, the doctor has been complying with the Fund since January 1, 1982 and the surcharge amount will be in the “5 or More Years” column (\$5,828) for this doctor’s January 1, 2006 renewal policy.

**Example II - A Family Practice Doctor, no surgery, with \$300,000/\$900,000 Fund Coverage Limits:** The Fund Class Group 2 would be applicable to this doctor. From the Surcharge Payment Table II (the Fund’s middle coverage limits) the correct Fund payment amount can be located on the line titled Fund Class Group 2. In this example, the doctor has been complying with the Fund since May 1, 2003 and the surcharge amount will be in the “Fourth Year Of Fund Compliance” column (\$1,066) for the doctor’s May 1, 2006 renewal policy.

**Example III – A Chiropractor, with \$800,000/\$2,400,000 Fund Coverage Limits:** The Fund Class Group 12 would be applicable to this doctor. From the Surcharge Payment Table III (the Fund’s highest coverage limits) the correct Fund payment amount can be located on the line titled Fund Class Group 12. In this example, the doctor has been complying with the Fund since July 1, 2002 and the surcharge amount will be in the “Fourth Year Of Fund Compliance” column (\$487) for the doctor’s July 1, 2005 renewal policy.

**Example IV – A Kansas resident Family Practice Doctor, who also holds a license in Missouri with practice locations in that state with \$800,000/\$2,400,000 Fund Coverage Limits:** The Fund Class Group 2 would be applicable to this doctor. From the Surcharge Payment Table III (the Fund’s highest coverage limits) the correct Fund payment amount can be located on the line titled Fund Class Group 2. In this example, the doctor has been complying with the Fund since May 1, 1995 and the surcharge amount will be based on the “Five or More Years Of Fund Compliance” column, \$1,499, PLUS the *additional 20% Missouri practice surcharge factor* (\$300) for a total surcharge cost of \$1,799 for the doctor’s May 1, 2006 renewal policy.

## These Are The Health Care Stabilization Fund Surcharge Rate Tables For Basic Professional Liability Insurance Policies That Become Effective On Or After July 1, 2005

**TABLE I - Health Care Stabilization Fund Surcharge Rates For \$100,000/\$300,000 Coverage Limits**

| Fund Class Group | 1<br>FIRST YEAR<br>OF FUND<br>COMPLIANCE | 2<br>SECOND YEAR<br>OF FUND<br>COMPLIANCE | 3<br>THIRD YEAR<br>OF FUND<br>COMPLIANCE | 4<br>FOURTH YEAR<br>OF FUND<br>COMPLIANCE | 5<br>FIVE OR MORE<br>YEARS OF FUND<br>COMPLIANCE |
|------------------|--|---|--|---|--|
| 1                | \$91                                     | \$238                                     | \$374                                    | \$414                                     | \$462  |
| 2                | 136                                      | 351                                       | 551                                      | 609                                       | 683  |
| 3                | 185                                      | 479                                       | 755                                      | 833                                       | 932  |
| 4                | 214                                      | 551                                       | 867                                      | 956                                       | 1,071  |
| 5                | 249                                      | 647                                       | 1,018                                    | 1,125*                                    | 1,258  |
| 6                | 322                                      | 832                                       | 1,310                                    | 1,447                                     | 1,618  |
| 7                | 239                                      | 619                                       | 976                                      | 1,077                                     | 1,205  |
| 8                | 526                                      | 1,361                                     | 2,146                                    | 2,369                                     | 2,649  |
| 9                | 603                                      | 1,555                                     | 2,451                                    | 2,703                                     | 3,025  |
| 10               | 794                                      | 2,054                                     | 3,238                                    | 3,572                                     | 3,998  |
| 11               | 1,094                                    | 2,824                                     | 4,450                                    | 4,911                                     | 5,494  |
| 12               | 49                                       | 127                                       | 203 *                                    | 222                                       | 249  |
| 13               | 78                                       | 201                                       | 316                                      | 349                                       | 393  |
| 14               | 223                                      | 578                                       | 910                                      | 1,004                                     | 1,122  |

\*Corrected 4-18-05

**TABLE II - Health Care Stabilization Fund Surcharge Rates For \$300,000/\$900,000 Coverage Limits**

| Fund Class Group | 1<br>FIRST YEAR<br>OF FUND<br>COMPLIANCE | 2<br>SECOND YEAR<br>OF FUND<br>COMPLIANCE | 3<br>THIRD YEAR<br>OF FUND<br>COMPLIANCE | 4<br>FOURTH YEAR<br>OF FUND<br>COMPLIANCE | 5<br>FIVE OR MORE YEARS<br>OF FUND<br>COMPLIANCE |
|------------------|--|---|--|---|--|
| 1                | \$160                                    | \$416                                     | \$654                                    | \$723                                     | \$809  |
| 2                | 236                                      | 611                                       | 966                                      | 1,066                                     | 1,195  |
| 3                | 323                                      | 838                                       | 1,321                                    | 1,458                                     | 1,632  |
| 4                | 375                                      | 963                                       | 1,519                                    | 1,675                                     | 1,873  |
| 5                | 439                                      | 1,131                                     | 1,782                                    | 1,967                                     | 2,200  |
| 6                | 564                                      | 1,455                                     | 2,294                                    | 2,530                                     | 2,829  |
| 7                | 420                                      | 1,083                                     | 1,708                                    | 1,885                                     | 2,108  |
| 8                | 923                                      | 2,383                                     | 3,754                                    | 4,144                                     | 4,636  |
| 9                | 1,054                                    | 2,720                                     | 4,287                                    | 4,733                                     | 5,293  |
| 10               | 1,392                                    | 3,594                                     | 5,664                                    | 6,253                                     | 6,993  |
| 11               | 1,914                                    | 4,940                                     | 7,788                                    | 8,593                                     | 9,614  |
| 12               | 86                                       | 223                                       | 353                                      | 390                                       | 436  |
| 13               | 135                                      | 351                                       | 554                                      | 611                                       | 686  |
| 14               | 391                                      | 1,010                                     | 1,591                                    | 1,758                                     | 1,965  |

**TABLE III - Health Care Stabilization Fund Surcharge Rates For \$800,000/\$2,400,000 Coverage Limits**

| Fund Class Group | 1<br>FIRST YEAR<br>OF FUND<br>COMPLIANCE | 2<br>SECOND YEAR<br>OF FUND<br>COMPLIANCE | 3<br>THIRD YEAR<br>OF FUND<br>COMPLIANCE | 4<br>FOURTH YEAR<br>OF FUND<br>COMPLIANCE | 5<br>FIVE OR MORE YEARS<br>OF FUND<br>COMPLIANCE |
|------------------|--|---|--|---|--|
| 1                | \$203                                    | \$522                                     | \$822                                    | \$909                                     | \$1,015  |
| 2                | 300                                      | 770                                       | 1,214                                    | 1,343                                     | 1,499  |
| 3                | 407                                      | 1,054                                     | 1,661                                    | 1,834                                     | 2,050  |
| 4                | 468                                      | 1,210                                     | 1,908                                    | 2,107                                     | 2,357  |
| 5                | 551                                      | 1,421                                     | 2,240                                    | 2,472                                     | 2,766  |
| 6                | 709                                      | 1,829                                     | 2,882                                    | 3,179                                     | 3,558  |
| 7                | 528                                      | 1,363                                     | 2,148                                    | 2,370                                     | 2,651  |
| 8                | 1,160                                    | 2,995                                     | 4,720                                    | 5,209                                     | 5,828  |
| 9                | 1,326                                    | 3,420                                     | 5,389                                    | 5,949                                     | 6,654  |
| 10               | 1,752                                    | 4,519                                     | 7,121                                    | 7,862                                     | 8,793  |
| 11               | 2,405                                    | 6,213                                     | 9,789                                    | 10,805                                    | 12,085   |
| 12               | 108                                      | 280                                       | 442                                      | 487                                       | 546  |
| 13               | 173                                      | 441                                       | 698                                      | 770                                       | 861  |
| 14               | 491                                      | 1,269                                     | 2,002                                    | 2,209                                     | 2,472  |

### Helpful Hints For Using These Tables

1. The Fund Class Group is to be assigned by the health care provider's basic professional liability insurance company. Their determination will be based on usual and customary insurance company underwriting practices, as well as the information included in this brochure and special instructions provided to insurance companies by the Fund.
2. Only those modifications included in the Surcharge Rating Classification Procedures on page 6 are permitted.
3. The number of Fund compliance years shown in each of these tables does not have to be consecutive. \*

**HCSF Rate Classification Numbers And Fund Class Groups**

(Change the second digit of the Fund Rate Classification Numbers to a "4" for D.O. Physician &amp; Surgeons)

| <b>Description</b>   | <b>Fund Rate<br/>Classification<br/>Number</b> | <b>Fund<br/>Class Code<br/>Number</b> |
|--|--|---------------------------------------|
| Aerospace Medicine   | 80230  | 2                                     |
| Allergy  | 80254  | 1                                     |
| Anesthesiology   | 80151  | 7                                     |
| Angiography  | 80422  | 3                                     |
| Arteriography  | 80422  | 3                                     |
| Broncho-Esophagology   | 80101  | 5                                     |
| Cardiovascular Disease - no surgery  | 80255  | 2                                     |
| Cardiovascular Disease - minor surgery   | 80281  | 3                                     |
| Catheterization - arterial, cardiac, or diag - other than 3 exceptions         | 80422  | 3                                     |
| Certified Registered Nurse Anesthetists`                                       | 80960  | 13                                    |
| Chiropractors  | 80410  | 12                                    |
| Colonoscopy  | 80443  | 3                                     |
| Dermatology - minor surgery  | 80282  | 3                                     |
| Dermatology - No Surgery   | 80256  | 1                                     |
| Diabetes - minor surgery   | 80271  | 3                                     |
| Diabetes - no surgery  | 80237  | 2                                     |
| Discograms   | 80422  | 3                                     |
| Emergency Medicine - including major surgery                                   | 80157  | 8                                     |
| Emergency Medicine - no major surgery  | 80102  | 6                                     |
| Endocrinology - minor surgery  | 80272  | 3                                     |
| Endocrinology - no surgery   | 80238  | 2                                     |
| ERCP (endoscopic retrograde cholangiopancreatography)                          | 80443  | 3                                     |
| Family Physicians or G.P. - minor surgery, no ob procedures                    | 80423  | 3                                     |
| Family Practice or G.P. - major surgery, includes ob procedures                | 80117  | 5                                     |
| Family Practice or G.P. - minor surgery, includes ob procedures, no c sections | 80421  | 4                                     |
| Family Practice or G.P. - no surgery   | 80420  | 2                                     |
| Forensic Medicine  | 80240  | 1                                     |
| Gastroenterology - minor surgery   | 80274  | 3                                     |
| Gastroenterology - no surgery  | 80241  | 2                                     |
| General Practice - no surgery  | 80242  | 2                                     |
| General Preventive Medicine - no surgery                                       | 80231  | 2                                     |
| General Practice - minor surgery   | 80275  | 3                                     |
| Geriatrics - minor surgery   | 80276  | 3                                     |
| Geriatrics - no surgery  | 80243  | 2                                     |
| Gynecology - minor surgery   | 80277  | 3                                     |
| Gynecology - no surgery  | 80244  | 2                                     |
| Hematology - minor surgery   | 80278  | 3                                     |
| Hematology - no surgery  | 80245  | 2                                     |
| Hypnosis   | 80232  | 2                                     |
| Infectious Diseases - minor surgery  | 80279  | 3                                     |
| Infectious Diseases - no surgery   | 80246  | 2                                     |
| Intensive Care Medicine  | 80283  | 3                                     |
| Internal Medicine - minor surgery  | 80284  | 3                                     |
| Internal Medicine - no surgery   | 80257  | 2                                     |
| Invasive Procedures - major  | 80422  | 3                                     |
| Invasive Procedures - minor  | 80443  | 3                                     |
| Laryngology - minor surgery  | 80285  | 3                                     |
| Laryngology - no surgery   | 80258  | 2                                     |
| Lasers - Used in therapy   | 80422  | 3                                     |
| Legal Medicine   | 80240  | 1                                     |
| Neoplastic Diseases - minor surgery  | 80286  | 3                                     |
| Neoplastic Diseases - no surgery   | 80259  | 2                                     |
| Nephrology - minor surgery   | 80287  | 3                                     |
| Nephrology - no surgery  | 80260  | 2                                     |
| Neurology - including child - minor surgery                                    | 80288  | 3                                     |
| Neurology - including child - no surgery                                       | 80261  | 2                                     |
| Nuclear Medicine   | 80262  | 2                                     |
| Nutrition  | 80248  | 2                                     |

*Continued on page 9*

**HCSF Rate Classification Numbers And Fund Class Groups Continued From Page 8**

(Change the second digit of the Fund Rate Classification Numbers to a "4" for D.O. Physician &amp; Surgeons)

| <b>Description</b>  | <b>Fund Rate<br/>Classification<br/>Number</b> | <b>Fund<br/>Class Code<br/>Number</b> |
|---|--|---------------------------------------|
| Occupational Medicine   | 80233  | 2                                     |
| Ophthalmology - minor surgery   | 80289  | 3                                     |
| Ophthalmology - no surgery  | 80263  | 2                                     |
| Otology - minor surgery   | 80290  | 3                                     |
| Otology - no surgery  | 80264  | 2                                     |
| Otorhinolaryngology - minor surgery   | 80291  | 3                                     |
| Otorhinolaryngology - no surgery  | 80265  | 2                                     |
| Pathology - minor surgery   | 80292  | 3                                     |
| Pathology - no surgery  | 80266  | 1                                     |
| Pediatrics - minor surgery  | 80293  | 3                                     |
| Pediatrics - no surgery   | 80267  | 2                                     |
| Pharmacology - clinical   | 80234  | 2                                     |
| Phlebography  | 80422  | 3                                     |
| Physiatry   | 80235  | 2                                     |
| Physical Medicine and Rehabilitation - no surgery                               | 80235  | 2                                     |
| Physicians - minor surgery - N.O.C.   | 80294  | 3                                     |
| Physicians - no surgery - N.O.C.  | 80268  | 2                                     |
| Pneumatic or mechanical esophageal dilation (not with bougie or olive)          | 80443  | 3                                     |
| Podiatrists   | 80993  | 14                                    |
| Psychiatry - including child  | 80249  | 1                                     |
| Psychoanalysis  | 80250  | 1                                     |
| Psychosomatic Medicine  | 80251  | 1                                     |
| Public Health   | 80236  | 1                                     |
| Pulmonary Diseases - no surgery   | 80269  | 2                                     |
| Radiology - diagnostic - minor surgery  | 80280  | 3                                     |
| Radiology - diagnostic - no surgery   | 80253  | 2                                     |
| Rheumatology - no surgery   | 80252  | 2                                     |
| Rhinology - minor surgery   | 80270  | 3                                     |
| Rhinology - no surgery  | 80247  | 2                                     |
| Surgery - abdominal   | 80166  | 8                                     |
| Surgery - cardiac   | 80141  | 9                                     |
| Surgery - cardiovascular disease  | 80150  | 9                                     |
| Surgery - colon and rectal  | 80115  | 5                                     |
| Surgery - endocrinology   | 80103  | 5                                     |
| Surgery - gastroenterology  | 80104  | 5                                     |
| Surgery - general - does not apply to any family practitioner or specialist who | 80143  | 8                                     |
| Surgery - general practice or family practice                                   | 80117  | 5                                     |
| Surgery - geriatrics  | 80105  | 5                                     |
| Surgery - gynecology  | 80167  | 8                                     |
| Surgery - hand  | 80169  | 8                                     |
| Surgery - head and neck   | 80170  | 8                                     |
| Surgery - laryngology   | 80106  | 6                                     |
| Surgery - neoplastic  | 80107  | 5                                     |
| Surgery - nephrology  | 80108  | 5                                     |
| Surgery - neurology - including child   | 80152  | 11                                    |
| Surgery - obstetrics  | 80168  | 10                                    |
| Surgery - obstetrics - gynecology   | 80153  | 10                                    |
| Surgery - ophthalmology   | 80114  | 3                                     |
| Surgery - orthopedic  | 80154  | 9                                     |
| Surgery - otology   | 80158  | 6                                     |
| Surgery - otorhinolaryngology   | 80159  | 6                                     |
| Surgery - plastic - N.O.C.  | 80156  | 8                                     |
| Surgery - plastic - otorhinolaryngology   | 80155  | 8                                     |
| Surgery - rhinology   | 80160  | 6                                     |
| Surgery - thoracic  | 80144  | 9                                     |
| Surgery - traumatic   | 80171  | 9                                     |
| Surgery - urological  | 80145  | 5                                     |
| Surgery - vascular  | 80146  | 9                                     |
| Urgent Care Physicians - not involving emergency care medicine                  | 80424  | 2                                     |

## HCSF RATE CLASSIFICATION NUMBER DESCRIPTIONS FOR HCSF CLASS GROUP 3

| HCSF Rate Classification Number        | Description   |
|--|---|
| 80281                                  | CARDIOVASCULAR DISEASE - MINOR SURGERY: Cardiologists not engaging in major surgery may qualify under this code if the following are performed:<br>1) left heart catheterizations;<br>2) insertion of permanent pacemakers - if by implantation via transvenous endocardial insertion.  |
| 80282                                  | DERMATOLOGY: Minor Surgery includes:<br>1) Dermabrasion: Removal of the external layers of the skin by abrasion. 2) Hair Transplants.<br>3) Chemabrasion: Removal of the external layers of the skin by chemical means. 4) Deep x-ray therapy.<br>5) Silicone injections.   |
| 80272                                  | ENDOCRINOLOGY: That branch of medicine which deals with the endocrine (ductless) glands (such as the thyroid, adrenal and pituitary, etc., glands) and with the various internal secretions. Surgical removal of a ductless gland (e.g., thyroidectomy) would be surgery performed by a MAJOR SURGICAL SPECIALIST.  |
| 80294                                  | PHYSICIANS - MINOR SURGERY, FAMILY PRACTICE AND GENERAL PRACTICE - MINOR SURGERY: Includes minor surgical procedures such as D&C's and vasectomies.   |
| 80274                                  | GASTROENTEROLOGY - MINOR SURGERY: Procedures include colonoscopic and other endoscopic examinations as well as "needle" and "forceps" biopsies and snare polypectomies.   |
| 80276                                  | GERIATRICS - MINOR SURGERY: Some commonly related minor surgical procedures include:<br>1) Needle biopsies (NOTE: See "Classification by Procedures.") 2) Myelography and encephalography.<br>3) Radiopaque dye injections for radiological study purposes.   |
| 80277                                  | GYNECOLOGY - MINOR SURGERY: Includes minor surgery such as:<br>1) Conization 2) Laser surgery<br>3) LEEP 4) Hysteroscopy  |
| 80278                                  | HEMATOLOGY - MINOR SURGERY  |
| 80279                                  | INFECTIOUS DISEASES - MINOR SURGERY   |
| 80284                                  | INTERNAL MEDICINE - MINOR SURGERY: In addition to the procedures described under "INTERNAL MEDICINE - NO SURGERY." Includes minor surgical procedures such as:<br>1) All endoscopic examinations.<br>2) Radiopaque dye injections for scans or other radiographic study purposes.<br>3) Implantation of <u>transvenous</u> pacemakers.<br>COLON-RECTAL (PROCTOLOGY): Minor surgery includes office or hospital outpatient procedures, such as:<br>1) Surgical or other removal of polyps. If due to size, location, or for other reasons (suspected or confirmed malignancy) the surgical removal of the polyps is done "inpatient", such surgery is considered major surgery. Polyps are nodules or neoplastic (new growth) tissue found on mucous membranes of the nose, bladder, stomach, large intestine, anus and rectum;<br>2) Surgical treatment of external hemorrhoids (those outside the anal sphincter). <u>NOTE:</u> Surgical treatment of fissures and/or fistulae would be major surgery.<br>3) Biopsies. |
| 80285                                  | LARYNGOLOGY - MINOR SURGERY: Includes office and hospital outpatient department minor surgery, including pneumatic or mechanical esophageal dilation, <u>not</u> including tonsillectomies or adenoidectomies which are major surgery.  |
| 80286                                  | NEOPLASTIC DISEASES - MINOR SURGERY: Related office and/or hospital outpatient department minor surgical procedures, such as surgical or other (via electro-cautery or fulguration removal) of polyps are included.   |
| 80288                                  | NEUROLOGY - MINOR SURGERY: Minor surgical procedures include:<br>1) Myelograms. 2) Injection of radiopaque dyes for radiologic study purposes.<br>3) Encephalograms. 4) Computerized tomograms of the brain, with or without contrast enhancement (C-T scans).  |
| 80114                                  | SURGERY - OPHTHALMOLOGY: Minor Surgical procedures include office or hospital outpatient department such as: a) Incision and drainage of internal hordeolum (styes); b) Excision of large cysts (larce chalazia, etc.); c) Lacrimal (tear) duct surgery; d) Eyelid surgery-necessarily done in treatment of disease or defect, not intended as plastic cosmetic (blepharoplasty). In addition to the procedures previously described, also includes major surgical procedures such as:<br>1) Enucleation (removal of the eye from its socket); 2) Re-attachment of detached retinas;<br>3) Cataract removal; 4) Intra-ocular lens implantations;<br>5) Eye muscle surgery; 6) Removal of embedded foreign objects;<br>7) Corneal transplants; 8) Other intra-ocular surgery;<br>9) Radial keratotomy.   |
| 80290,<br>80270,<br>80285<br>and 80291 | OTOLOGY/RHINOLOGY/LARYNGOLOGY/OTORHINOLARYNGOLOGY - MINOR SURGERY: Minor surgical procedures include office or hospital outpatient department procedures such as myringotomies - incision of the tympanic membrane with tubes, as well as removal of polyps (otopolypus). Also includes office or hospital outpatient department procedures such as:<br>a) Corrective surgery for deviation of the septum. (Where the deviation requires inpatient surgery, a major surgical specialist code applies).<br>b) Surgical removal of benign tumors such as nasal polyps, warts and/or small blood vessel tumors known as hemangiomas.<br>NOTE: The following are only included under procedures performed by a major surgical specialist:<br>1) Surgical treatment of cancer of the nose and sinuses.<br>2) Treatment of nasal fractures with marked displacement and deformity.  |

Continued on page 11

**HCSF RATE CLASSIFICATION NUMBER DESCRIPTIONS FOR HCSF CLASS GROUP 3, CONTINUED FROM PAGE 10**

(Change the second digit of the Fund Rate Classification Numbers to a "4" for D.O. Physician &amp; Surgeons)

| HCSF Rate Classification Number | Description   |
|---------------------------------|---|
| 80292                           | <b>PATHOLOGY (CLINICAL AND/OR ANATOMICAL) MINOR SURGERY:</b> That branch of medicine which deals with the origin, nature, causes and development of disease. Clinical pathology pertains to the symptoms and cause of a disease as observed by the physician, as opposed to the anatomic changes found by the pathologist.  |
| 80293                           | <b>PEDIATRICS - MINOR SURGERY:</b> If more than 10% of the physician's practice is devoted to patients placed in a <u>Neonatal</u> Intensive Care Unit, or Tertiary Care Unit, this code will apply.  |
| 80280                           | <b>RADIOLOGY - DIAGNOSTIC AND THERAPY - MINOR SURGERY:</b> Includes injection of radiopaque dye into blood vessels, lymphatics, sinus tracts, fistulae, spinal cord or intrathecally for radiologic diagnostic study. All radiological invasive diagnostic procedures are included under this classification, i.e., angiography; arteriography; complete fluoroscopic procedure. This code also applies to any Radiologist who performs radiation therapy. In addition to the procedures previously described, radiation therapy is included, meaning the insertion of irradiated substances, for therapeutic purposes, into the body via natural orifices, or interstitially, (not including irradiated substances administered orally). |
| 80424                           | <b>URGENT CARE PHYSICIANS:</b> This classification applies to any general practitioner or specialist providing immediate care in an outpatient clinic advertised as urgent care, emergi-care, etc., but not involving emergency practice. Similar practice in a hospital setting or that accepts ambulance service shall be considered emergency medicine.  |

**GUIDELINES FOR CLASSIFICATION INFORMATION RELATED TO HCSF CLASS GROUP 3**

NOTE: Any applicant who would ordinarily be classified as Physician - No Surgery who performs any of the following procedures shall be classified as Physician - Minor Surgery:

- 1 spinal or caudal (coccygeal area) anesthesia;
- 2 protoscopies or sigmoidoscopies for office or hospital outpatient department removal of colon/rectal polyps or for biopsy of other colon/rectal polyps or for biopsy of other colon/rectal tissue; colonoscopies;
- 3 office or hospital outpatient department ligation of internal hemorrhoids;
- 4 office or hospital outpatient surgical treatment of external hemorrhoids;
- 5 all endoscopies;
- 6 exchange transfusions in the newborn, by a pediatrician, exceeding 3, on an average, in a calendar year, would be classified as minor surgery;
- 7 needle biopsy of the prostate (transparietal or via cystoscope), whether or not a "closed" or "open" needle is used, and whether or not the biopsy is a "percutaneous" one;
- 8 computerized tomogram (C-T scans) of the brain - with or without enhancement (using a radiopaque dye); all other scans using radiopaque dyes would also be minor surgical procedures;
- 9 myringotomies (incision of the tympanic membrane, or eardrum) with tubes;
- 10 lymphangiography;
- 11 sialography; (radiographic photograph of a salivary duct);
- 12 radiopaque dye injections into blood vessels, lymphatics, sinus tracts, fistulae, spinal cord or intrathecally (via sheath of a tendon) for radiologic diagnostic study;
- 13 PEG - percutaneous endoscopic gastrostomy;
- 14 percutaneous tracheostomy;
- 15 radiation therapy - the insertion of irradiated substances, for therapeutic purposes, into the body via natural orifices, or interstitially;
- 16 shock therapy - the treatment of certain psychotic disorders by the injection of drugs or by electrical shocks - both methods inducing coma, with or without convulsions, (as previously mentioned "cardioversion" performed in life-threatening situations would not serve to increase a physician's premium classification);
- 17 angiography;
- 18 arteriography;
- 19 phlebography;
- 20 discograms;
- 21 myelography;
- 22 pneumoencephalography;
- 23 fluoroscopy (complete procedure);
- 24 permanent pacemakers - transvenous implantation;
- 25 brain mapping, EEG's, EVOC potentials;
- 26 assisting in major surgery on physicians own patients;
- 27 polypectomy - surgical removal of a polyp;
- 28 subclavian or internal jugular catheterization.

**Need Additional Information Or Clarification?**

Additional information concerning the FY 2006 Health Care Stabilization Fund annual premium surcharge and rating classification system may be found in the Fund Bulletin No. 2005-1, the April 2005 Fund newsletter and the Fund Internet web site at [www.hcsf.org](http://www.hcsf.org). A list of Fund personnel is located on page 2 of this surcharge rating system brochure. At the bottom of page 4 is the Fund fax number, telephone number, e-mail address and mailing address. The Internet address of the Health Care Stabilization Fund is [www.hcsf.org](http://www.hcsf.org).

**KANSAS HEALTH CARE STABILIZATION FUND NOTICE OF BASIC COVERAGE FORM**

The insurance company is required to forward this completed form and HCSF surcharge payment to the Kansas Health Care Stabilization Fund Board of Governors within thirty days of the date the insurer receives the basic coverage premium. A copy of this completed form must also be furnished to the health care provider.

FOR HCSF USE ONLY

**SECTION I** Individual Health Care Provider's Name, designation of M.D., D.O., D.C., D.P.M. or R.N.A. or the name of the health care provider entity (professional association, partnership, hospital or other health care provider organization).

Health Care Provider's Name \_\_\_\_\_ Provider's Group Name: \_\_\_\_\_  
LAST NAME (OR FULL NAME OF HEALTH CARE PROVIDER ENTITY), FIRST NAME, MIDDLE INITIAL AND PROFESSIONAL DESIGNATION

Resident Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Number: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Address Of Health Care Provider: \_\_\_\_\_

**SECTION II** For Health Care Providers WHO HAVE PREVIOUSLY SELECTED THEIR HEALTH CARE STABILIZATION FUND COVERAGE LIMITS. The previously selected Fund Coverage limits are:

\$100,000/\$300,000       \$300,000/\$900,000       \$800,000/\$2,400,000

**NOTE:** A request to change Fund coverage limits form must be submitted to the Fund if an INCREASE or DECREASE to the previously selected Fund coverage limits is desired. The Fund Board of Governors MUST APPROVE all requests for INCREASED Fund coverage limits before such becomes effective. Blank copies of the REQUEST TO INCREASE OR DECREASE FUND COVERAGE LIMITS forms are available from your insurer or the Fund office.

**SECTION III** For NEW Health Care Providers Only. Check one of the following Health Care Stabilization Fund Coverage limits, enter the date signed, completing this section with your signature:

\$100,000/\$300,000       \$300,000/\$900,000       \$800,000/\$2,400,000

DATE SIGNED \_\_\_\_\_

SIGNATURE OF HEALTH CARE PROVIDER \_\_\_\_\_

**SECTION IV** Insurance Policy Information And Health Care Stabilization Fund Surcharge Payment

| HCSF Rate Classification Number | Provider's License, Registration or Certification Number | Basic Coverage Premium Amount | Number of Fund Compliance Years | HCSF Class Group No. | For Fund Classes 1 to 14                | For Fund Classes 15 to 21 |                                |
|---------------------------------|--|-------------------------------|---------------------------------|----------------------|---|---------------------------|--------------------------------|
|                                 |  |                               |                                 |                      | HCSF Surcharge Payment From Rate Tables | HCSF Surcharge %          | HCSF % Based Surcharge Payment |
|                                 |  |                               |                                 |                      |   |                           |                                |

ENTER NAME OF INSURANCE COMPANY \_\_\_\_\_

NAME OF INSURANCE AGENT OR COMPANY REPRESENTATIVE \_\_\_\_\_

TELEPHONE NUMBER OF INSURANCE AGENT OR COMPANY REPRESENTATIVE \_\_\_\_\_

THE PUBLISHED SURCHARGE RATE FOR FUND CLASSES 1 TO 15 WAS MODIFIED BECAUSE THIS HEALTH CARE PROVIDER WAS ISSUED A BASIC PROFESSIONAL LIABILITY INSURANCE POLICY THAT WAS:

FOR LESS THAN ONE YEAR AND THE SURCHARGE PAYMENT WAS PRORATED. THE PRORATA FACTOR USED WAS: \_\_\_\_\_

SUBJECT TO A PART-TIME PRACTICE CREDIT RATING RULE APPROVED FOR USE BY THE BASIC PROFESSIONAL LIABILITY INSURER. THE PART-TIME FACTOR USED WAS: \_\_\_\_\_

THIS KANSAS RESIDENT HEALTH CARE PROVIDER IS LICENSED (REGISTERED, ETC.) AND PRACTICES IN MISSOURI (20% has been added to surcharge shown above).

**Type Of Basic Coverage Professional Liability Policy**

Policy Number: \_\_\_\_\_

Occurrence       Claims Made

Inception Date: \_\_\_\_\_  
OF THE BASIC PROFESSIONAL LIABILITY INSURANCE POLICY PERIOD

Coverage Effective Date: \_\_\_\_\_  
ENTER DATE THIS HEALTH CARE PROVIDER WAS ADDED TO AN EXISTING POLICY PERIOD

Expiration Date: \_\_\_\_\_  
OF THE BASIC PROFESSIONAL LIABILITY INSURANCE POLICY PERIOD

FOR HCSF USE ONLY

**Notice to Health Care Provider:** If you should discontinue your basic professional liability insurance policy because you are no longer rendering professional services as a Kansas resident health care provider, you should immediately contact the Kansas Health Care Stabilization Fund Board of Governors and request information regarding the availability of the Health Care Stabilization Fund's continuing coverage for inactive health care providers.





| <b>Fund Surcharge Rating System Agreement</b><br>For Doctors Entering Private Practice After Completing A Kansas Postgraduate Training Program<br>And Who Participated In Outside "Moonlighting" Activities   |   |
|---|---|
| This is a voluntary agreement to acquire the lowest possible Health Care Stabilization Fund surcharge cost when entering private practice.  | Signing this agreement will require the health care provider to attain five years of Health Care Stabilization Fund private practice compliance before becoming eligible for the Fund's inactive health care provider continuing coverage ("tail") without an additional surcharge payment. |
| <p>I, _____, hereby request that any periods during<br/> <small>(Print or type the name of the health care provider.)</small><br/>                     which I engaged in outside moonlighting activities while I participated in an approved postgraduate training program and complied with the Health Care Stabilization Fund are not considered when determining my initial private practice Health Care Stabilization Fund surcharge payment. I further understand that only those Health Care Stabilization Fund compliance periods subsequent to my completion of the approved postgraduate training program will count toward the five year Fund compliance required to be eligible for the continuing coverage ("tail") of the Fund.</p> <p style="text-align: center;"> <span style="display: inline-block; width: 45%; border-top: 1px solid black; margin-bottom: 5px;"></span> <span style="display: inline-block; width: 45%; border-top: 1px solid black; margin-bottom: 5px;"></span> </p> <p style="text-align: center;"> <span style="display: inline-block; width: 45%;">Date Signed</span> <span style="display: inline-block; width: 45%;">Signature of Health Care Provider</span> </p> |   |

This Agreement Form is to be completed and attached to the initial private practice Notice of Basic Coverage Form of the applicable health care provider.

## Helpful Contact Information for State Agencies Which License, Certify or Register Kansas Health Care Providers

*For Medical Doctors, Doctors of Osteopathic Medicine, Chiropractors, Podiatrists and Dentists who have been certified by the Kansas Board of Healing Arts to administer anesthetics*

Charlene Abbott, Licensing Administrator  
Kansas Board of Healing Arts  
235 S. Topeka Blvd., Topeka, KS 66603  
(785) 296-7413

*For Medical Care Facilities (special hospitals, general hospitals, surgical centers or recuperation centers)*

Department of Health and Environment  
Bureau of Health Facilities  
Landon State Office Building, Suite 1001  
900 SW Jackson, Topeka, KS 66612-1290  
(785) 296-1240

*For Registered Nurse Anesthetists*

Board of Nursing  
Landon State Office Building, 10<sup>th</sup> Floor  
900 SW Jackson, Room 5515, Topeka, KS 66612-1230  
(785) 296-4929

*For Mental Health Centers & Clinics*

Department of SRS  
Health Care Policy Division  
Docking State Office Building  
915 SW Harrison, Room 603N, Topeka, KS 66612  
(785) 296-3773

*For health care provider Professional Corporations, Limited Liability Corporations and Not-For-Profit Corporations. (NOTE: Be sure to carefully review the specific definitions of the kinds of corporations that are included in subsection (f) of K.S.A. 40-3401. If additional assistance is needed, please contact the Fund.)*

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