

# Frequently Asked Questions: Rural Medical Practitioners Insurance Subsidy Program

Since 2018, the Oregon Health Authority (OHA) has partnered with the Oregon Office of Rural Health (ORH) to administer the Rural Medical Practitioners Insurance Subsidy Program. Over time, OHA and ORH has developed a series of Frequently Asked Questions (FAQs) to help interested carriers, physicians (MD/DO) and nurse practitioners (NP) better understand the program.

For more information about provider eligibility, please contact ORH at [ruralworkforce@ohsu.edu](mailto:ruralworkforce@ohsu.edu) or 503-494-4450.

For more information about carrier eligibility, please contact the OHA at [providerincentives@dhsoha.oregon.gov](mailto:providerincentives@dhsoha.oregon.gov) or 541-671-9239.

## Overview

### 1. What is the Rural Medical Practitioners Insurance Subsidy Program?

This is a program managed by OHA and ORH to help stabilize rural healthcare access by offsetting portions of malpractice (liability) insurance costs for eligible physicians (MD/DO) and nurse practitioners working in rural or frontier areas.

### 2. Why does this program exist?

High malpractice insurance costs can be a barrier to staffing and retention in rural practices. By subsidizing these premiums, the program aims to support practitioners working in underserved areas, thereby maintaining or improving access to care in rural Oregon.

### **3. What is the legal basis for the program?**

The program was originally established under HB 3630 (2003) and has been continued through subsequent legislation (SB 183 in 2007, SB 608 in 2011, HB 3261 in 2017). It is authorized under Oregon Revised Statutes § 676.454.

## **Practitioner Eligibility and Requirements**

### **4. Who is eligible to submit an application?**

To qualify, a practitioner must:

- Hold an active Oregon license.
- Be covered by a malpractice liability insurance policy naming the individual practitioner, with minimum coverage limits of \$1 million per occurrence and \$1 million aggregate, up to \$1 million per occurrence / \$3 million aggregate.
- Practice in an eligible rural or frontier location.
- Spend at least 60% of practice time in that eligible rural location (with a special requirement that if the site is in Ashland, the practitioner must practice obstetrics).
- Be willing to see Medicare/Medicaid patients in at least the same proportion as the Medicare/Medicaid share of that county's population.
- (For NPs) Not share liability limits with a physician.
- If malpractice coverage is provided through a group or facility, the practitioner must be named individually under the policy and, if the subsidy is credited via the site, repay the subsidy to the site.

### **5. Can a practitioner share coverage (limits) with another physician or group?**

No. For nurse practitioners, they may not share liability limits with a physician. The malpractice policy must specifically name the individual practitioner.

## 6. Does the practitioner's start date affect application timing?

Yes. You cannot submit an application for a quarter before your official start date unless your start date is exactly the first day of that quarter.

**Example:** If your start is July 1, you may submit between April 1 and June 30. If your start is July 29, your first possible quarter would begin October 1, so your application between July 1 and September 30 would be valid.

**Note:** If any of the information on a submitted application changes within a calendar year (e.g. site location, policy number/insurance carrier, personal name change), an updated application must be submitted prior to the beginning of the next quarter.

## Practitioner Application Submission and Processing

### 7. How and when can I submit an application?

Applications are accepted year-round, in quarterly cycles. You should submit the completed application [here](#). If you have changes during a calendar year (e.g. site location, policy number/insurance carrier, personal name change), an updated application must be submitted prior to the beginning of the next quarter.

### 8. What is the processing timeline?

ORH will process your application within two weeks of receipt. The program runs quarterly (January 1, April 1, July 1, October 1). Applications submitted October 1–December 31 are treated as applying to the next calendar year.

### 9. What happens after approval?

Once determined eligible, your application is forwarded to the Oregon Health Authority (OHA), which disburses funds to participating liability carriers. The carrier may either:

- Deduct the subsidy from your premium invoice, or
- Credit you after full premium payment.

If your carrier is not on the participating list, the subsidy cannot be applied unless the carrier opts in.

# Carrier Eligibility and Requirements

## 10. How does my carrier become eligible?

If your current insurance carrier is not currently participating in this program (see question 12), please have a representative contact OHA at [providerincentives@odhsoha.oregon.gov](mailto:providerincentives@odhsoha.oregon.gov). Carrier will need to submit the following to determine eligibility:

- Submit a copy of the carriers Certificate of Authority through the Department of Consumer Business Services (DCBS) to the Oregon Health Authority (OHA) Health Care Provider Incentive Program at: [providerincentives@odhsoha.oregon.gov](mailto:providerincentives@odhsoha.oregon.gov)
- Determine providers that are covered by the carrier that would qualify for this program based on a completed practitioner application (see question 7-9).
- Submit a copy of the base rates and increased limits factors table for all providers qualifying for this program at time of Carrier approval by OHA, and on a yearly basis.
- Invoice OHA on a monthly or quarterly basis using the following reimbursement percentages (for policy limits not exceeding \$1 million per occurrence and \$3 million aggregate)

## Subsidy Amounts and Insurance Carriers

### 11. How much of my premium can be subsidized?

Reimbursement depends on specialty and services. For policies with limits up to \$1 million per occurrence / \$3 million aggregate:

Practitioner Type / Service	SubsidyPercentage
Obstetric physicians & NPs certified in obstetric care	80%
Family/general practice physicians providing obstetrics	60%
Practitioners in anesthesiology, family (no obstetrics), general practice, general surgery, geriatrics, internal medicine, pediatrics, pulmonary medicine	Up to 40%
Other physicians & NPs not in above categories	Up to 15%

## **12. Which malpractice insurers currently participate?**

Participating carriers include:

- Allied World Assurance Company, Limited
- CNA
- Coverys (ProSelect)
- MagMutual Insurance Company
- Physicians Insurance
- The Doctors Company
- The Medical Protective Insurance Company (Medpro)
- UMIA Insurance

If your insurer is not listed, please contact your current carrier to inquire whether they would be willing to participate in the program.

## **13. What if my insurer is not participating?**

If your carrier does not partner with OHA for this program, you are ineligible until they join. You may request your insurer to contact OHA about participating at [providerincentives@odhsoha.oregon.gov](mailto:providerincentives@odhsoha.oregon.gov).

## **Changes, Renewals, and Other Considerations**

### **14. What if my practice site or insurer changes mid-year?**

You must submit an updated application as soon as possible to maintain continuity of subsidy eligibility.

### **15. Do I have to renew my application every year?**

Yes. During October–December each year, participants will receive reminders to complete the application for the next calendar year.

### **16. How will the funds be delivered?**

The funds are disbursed via your insurer; either your premium is reduced or a credit is issued after payment.

## **17. What if I receive the subsidy through my practice site or facility?**

If your facility is handling the subsidy, and you are separately named on the policy, you must reimburse the facility the subsidy amount.

## **18. Where can I get the application form?**

The application for MDs, DOs, and NPs is available on the OHSU website under the [\*\*Rural Medical Practitioners Insurance Subsidy Program\*\*](#) page.

## **19. Who can I contact for more information?**

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