

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for addiction treatment and behavioral health programs. Priorities reflect typical exposure; confirm against levels of care.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional & General Liability (combined)	Covers care and premises claims.	CORE
☐ Abuse & Molestation	Covers abuse and neglect allegations — often sublimited; confirm the limit.	CORE
☐ Regulatory / Billing Errors (E&O)	Covers Medicaid and Medicare audits and overpayment demands.	PREVALENT
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for suicide and overdose claims.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the period right after discharge. Overdose risk peaks when tolerance is lowest, and suicide and self-harm claims can be severe; some policies also exclude sexual misconduct or regulatory actions. Programs should screen for suicide risk at every transition, send patients home with naloxone, and confirm A&M and regulatory coverage.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.