PAIN MANAGEMENT CLINIC — COVERAGE CHECKLIST

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 interventional pain and medication-management practices. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Medical Professional Liability**	Covers the entity and each provider for procedure and prescribing claims.	CORE
☐	**Regulatory / Billing E&O**	Covers False Claims Act, payer audit, and investigation defense — often sublimited or excluded in malpractice.	CORE
☐	**DEA & Licensing Board Defense**	Pays lawyers for registration, inspection, and board actions.	CORE
☐	**General Liability**	Covers premises and waiting-room incidents.	CORE
☐	**Cyber / Privacy Liability**	Covers patient records and prescription-monitoring data.	CORE
☐	**Workers' Compensation**	Covers clinical and front-desk staff.	CORE
☐	**Employment Practices Liability**	Whistleblower and retaliation claims often come with billing cases.	PREVALENT
☐	**Directors & Officers / Management Liability**	Covers owners and investors in MSO structures.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for high-severity procedure claims.	PREVALENT
☐	**Crime / Employee Theft**	Covers diversion of controlled substances and cash.	PREVALENT
☐	**Product / Device Liability Review**	Needed if you implant stimulators or pumps named in device suits.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by pain clinics is billing and regulatory defense. Urine drug testing cases have settled for $1.35 million to $41 million, and in DeWall v. Medical Protective (8th Cir. 2023) a malpractice policy treated Medicare billing errors as non-professional services, leaving only a $25,000 sublimit. Ask for a separate regulatory/billing E&O policy with False Claims Act and DEA defense limits.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.