



# MEDEFENSE® Plus and e-MD®

Combined for today's healthcare professionals

**MEDEFENSE® Plus** is an innovative reimbursement insurance product designed to help healthcare professionals address the unique regulatory exposures they face, such as billing errors proceedings brought by government entities or private payers, as well as HIPAA proceedings and other medical regulatory proceedings.

**MEDEFENSE® Plus includes:**

- **Billing Errors Coverage**  
Reimbursement of defense costs, fines and penalties, and shadow audit expenses incurred in billing error proceedings, including qui tam actions; a Damages Sublimit is also available for additional premium
- **Coverage for Other Medical Regulatory Violations**  
Reimbursement of defense costs and fines and penalties incurred in HIPAA Proceedings, EMTALA Proceedings, and STARK Proceedings

**e-MD®**, the cyber liability insurance solution for healthcare providers, offers a comprehensive suite of data security and privacy insurance solutions that are tailored for the unique needs of the healthcare industry.

**e-MD® coverage includes:**

- Access to privacy law experts
- Access to IT security and forensic experts
- Public relations/advertising support
- Breach notifications to patients and business partners
- Credit monitoring and ID theft restoration services to affected parties

**Product Highlights**

- MEDEFENSE® Plus limits up to \$1,000,000 each claim/\$5,000,000 aggregate
- Option to add a Disciplinary Proceeding Sublimit of \$100,000
- e-MD® limits up to \$10,000,000 each claim/\$10,000,000 aggregate
- Minimum Premium: \$1,800
- Minimum Deductible: \$1,000
- Includes an e-MD® Additional Defense Costs Limit
- Includes a separate Breach Response Costs Limit
- Full prior acts coverage available
- Pricing available for a "Notified Individuals Limit"
- e-MD® includes Sublimits for Post Breach Remediation Costs, TCPA Defense, Reward Expenses and Court Attendance Costs
- e-MD® coverage components include PCI DSS Liability, Cyber Crime, Dependent System Failure, BI/PD Liability and much more
- Worldwide coverage, where permissible



**Eligible Classes**

Physician groups, Allied health facilities, hospitals, long-term care facilities mental health facilities and solo physicians

**Tokio Marine HCC  
Cyber & Professional Lines Group**

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