WHAT IS THE ENROLLMENT PROCESS AND HOW LONG DOES IT TAKE?

For new enrollees, the application and surcharge payment must be received on or before the date coverage is to be effective. For those providers with underlying insurance coverage, we will need a copy of a Certificate of Insurance.

WHO IS ELIGIBLE FOR ENROLLMENT?

Any licensed or certified health care provider is eligible. The definition per the statute is:

(10) "Health care provider" means a person, partnership, limited liability partnership, limited liability company, corporation, facility, or institution licensed or certified by this state to provide health care or professional services as a physician, hospital, nursing home, community blood center, tissue bank, dentist, registered or licensed practical nurse or certified nurse assistant, offshore health service provider, ambulance service under circumstances in which the provisions of R.S. 40:1299.39 are not applicable, certified registered nurse anesthetist, nurse midwife, licensed midwife, pharmacist, optometrist, podiatrist, chiropractor, physical therapist, occupational therapist, psychologist, social worker, licensed professional counselor, licensed perfusionist, or any nonprofit facility considered tax-exempt under Section 501(c)(3), Internal Revenue Code, pursuant to 26 U.S.C. 501(c)(3), for the diagnosis and treatment of cancer or cancer-related diseases, whether or not such a facility is required to be licensed by this state, or any professional corporation a health care provider is authorized to form under the provisions of Title 12 of the Louisiana Revised Statutes of 1950, or any partnership, limited liability partnership, limited liability company, management company, or corporation whose business is conducted principally by health care providers, or an officer, employee, partner, member, shareholder, or agent thereof acting in the course and scope of his employment.

IS ENROLLMENT IN THE PCF MANDATORY?

No it is not, at least not by any law. It may be required by a health care provider's underlying professional liability insurer since enrollment in the PCF may play a factor in the type of policy they write and the coverage they provide. It may also be required by a hospital or health insurance plans.

HOW DOES A NEW HEALTH CARE PROVIDER ENROLL IN THE PCF?

A health care provider who has an underlying insurance policy must provide proof of financial responsibility in the form of a Certificate of Insurance from the insurer evidencing, at a minimum, coverage limits of $100,000/$300,000. The health care provider must then pay the appropriate surcharge based on specialty/class as found in the PCF rate manual. If a provider wishes to be self-insured, a completed self-insured application, approved form of security in the amount of $125,000.00 (Letter of Credit, Certificate of Deposit, Bond, etc.), and pledge agreement is needed. If a new enrollee with underlying insurance coverage, either the insurance company/agent or the PCF must have the Certificate of Insurance and PCF surcharge payment on or before the effective date of coverage. A new self-insured enrollee, the completed application and security must be in our office on or before the effective date of coverage. All necessary forms and rates can be found on the web site. If the insurer has a standard Certificate of Insurance that contains all the necessary information as outlined on the PCF form, it can be substituted for the PCF form.