



If we could talk...

Integrating Primary and Behavioral Healthcare: It's Risky Business

By Nicholas L. Bozzo



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Nicholas L. Bozzo is the President of Negley Associates, an insurance company specializing exclusively in behavioral healthcare and related social services organizations. Nicholas is also President of the Mental Health Risk Retention Group (MHRRG), considered by many as the standard for RRGs. Nicholas has almost 30 years of experience in the insurance industry.

If you and I could talk, I would tell you that as behavioral healthcare organizations increasingly integrate primary care into the services they provide, they are taking on tremendous additional risk – risks that vary according to various methods of integration: directly providing primary care services, contracting with an independent organization to provide services, renting space to a primary care provider, or transitioning to an FQHC or look-alike organization. In all cases, it's important for you and your agent to work with your insurance carrier to ensure that you are properly and affirmatively covered for primary care exposures as they are *not automatically included in current policies*. The reason is simple: from an insurance perspective, services performed by primary care providers fall *outside* the usual and customary definition of behavioral healthcare services. A thorough examination of your coverage is therefore critical, along with obtaining answers to questions about existing or future primary care partnerships.

Should a primary care coverage gap exist on your policy, it's unlikely that your organization could survive a malpractice lawsuit, or even the cost to defend such a claim. Fortunately, insurance specialists at Negley Associates are experienced in these issues and can provide you with a solution to meet your individual needs.

If we could talk, I would end our conversation by saying I believe a behavioral healthcare organization's ambition to treat the "whole person" is admirable, but it does come with a serious mandate to cover the associated risks. Negley Associates is here to help you do that.