

## A Message from the Medical Mutual Group's CEO, Jeff Poole

March 24, 2020

Dear Medical Mutual and Professionals Advocate Insured Healthcare Heroes:

Let me begin by extending our complete respect, gratitude and appreciation for what you are doing and enduring to provide the best healthcare in the world to our citizens in a time of crucial need. You are certainly the tip of the spear for any strategies employed to deal with the COVID-19 pandemic.

I want to provide you with a brief update on what we are doing, here at your insurance company, in response to the rapidly changing environment. For immediate announcements and extensive current information, our web site is the most accessible outlet.

### **Coverage Changes**

- 1.) Telemedicine: With the physical interaction restrictions brought on by COVID-19, we immediately suspended the underwriting rule that initial patient interactions be face-to-face.
- 2.) Retired Doctors: With the need for more healthcare providers looking imminent, we immediately suspended Extended Reporting Endorsement (Tail) and MAP restrictions of retired doctors electing to come out of retirement during the pandemic period.

### **Operations**

- 1.) We are fully functional in all areas of our operations. Staff is now working remotely, but that will have no effect on our ability to serve you. We have a robust, complete, and well-tested Business Continuity plan and it is engaged and working as it should.
- 2.) We have stopped all travel and in-person meetings. We will be using telephones and electronic media to facilitate meetings.
- 3.) We have postponed all in-person Risk Management education programs through May 15.

### **COVID-19 Pandemic Information**

- 1.) We have established clearly identified sections of our web site for all COVID-19-related information. Please go there for practice and treatment recommendations, links to the most authoritative sources, coverage announcements, and an ever-growing FAQ section.
- 2.) As always, our Customer Service and Risk Management teams are available to respond to any questions you may have. Simply call one of our main telephone numbers: 410-785-0050 or 800-492-0193 (toll free). This is also true of our Claims team on claims-related inquiries.
- 3.) We are in constant contact with your insurance producers (brokers) and they have all current policy information.

Let me close by saying that we are celebrating Medical Mutual's 45<sup>th</sup> anniversary and Professionals Advocate's 35<sup>th</sup> anniversary in 2020. We are built on sound fundamentals and have come through many storms unharmed. That kind of strong foundation supports our "A" rating from A.M. Best. We are certainly prepared to weather this one. We will be there for you as we always have.

Sincerely,

Jeffrey M. Poole  
President and CEO