

### **HOW DO I KNOW HOW MUCH TO PAY FOR THE PCF COVERAGE?**

*For physicians the PCF surcharge rate is based on the specialty, from which a class number is assigned and the type of coverage. If a facility, it will be based on your licensure, class and type of coverage. There is a list of specialties and their associated classes found in the rate manual. Once the class is determined it is used to find the PCF surcharge rate from our rate chart. The rate charts also show surcharge rates for hospitals, nursing homes, ambulatory surgical centers, dialysis centers, dentists, CRNA's, and the advanced practice nurses. The rate manual contains some additional surcharge rates for other health care providers not listed on the charts and some exceptions.*

### **ARE THERE ANY DISCOUNTS AVAILABLE?**

*The PCF does allow discounts for working part time. These can be found in the rate manual.*

*They are based on a 40 hour work week and are as follows:*

<i>35 hours of practice a month or less</i>	<i>=</i>	<i>75% credit</i>
<i>65 hours of practice a month or less</i>	<i>=</i>	<i>50% credit</i>
<i>85 hours of practice a month or less</i>	<i>=</i>	<i>25% credit</i>
<i>More than 85 hours a month</i>	<i>=</i>	<i>No credit</i>

### **IF I AM ALREADY A MEMBER OF THE PCF WITH PRIMARY INSURANCE, HOW DO I RENEW MY PCF COVERAGE?**

*The PCF surcharge payment must be received by your insurance company/agent NO LATER than 30 days after the expiration of the PCF coverage and underlying policy, which should match. The insurer or agent will then forward payment along with your Certificate of Insurance to our office. Failure to pay the PCF surcharge timely could result in a gap in PCF coverage, even though there may not be a gap in the underlying policy. If your insurer or agent does not collect the PCF surcharge and forward it to the PCF, then the health care provider will be responsible for ensuring the check is received timely and a copy of the Certificate of Insurance submitted with the check. Specific questions or problems along these lines need to be addressed with the PCF surcharge staff. The PCF does send out reminder notices and expired coverage notices.*

### **IF I AM ALREADY A SELF-INSURED MEMBER OF THE PCF, HOW DO I RENEW MY PCF COVERAGE?**

*PCF invoices are sent 65 and 15 days prior to the expiration of the self-insured coverage. Proof that the security in the amount of \$125,000.00 is still valid, the front page of the PCF application with the top portion completed (if nothing has changed within the practice) and the appropriate surcharge payment must be received by the PCF on or before the effective date. However, if more time is needed, please contact the staff of the surcharge section.*

### **DOES THE PCF CORPORATION APPLICATION NEED TO BE COMPLETED?**

*If PCF coverage is desired for the corporation (LLC, AMPC, Inc.) or partnership, then the answer is yes. All eligible owners and employees must be verified by our office. This is also important for a "doing business as" trade name. Such documentation ensures our records are complete and there can be a decision made regarding coverage and qualification should a claim be received. It also provides proof of PCF coverage for court proceedings.*