

Does Your Malpractice Insurance Cover You for These 5 Common Procedures?

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Ensure your [malpractice insurance policy](#) isn't leaving you exposed by checking for these common exclusions.

When choosing a malpractice insurance policy, it is essential for a doctor of optometry to make sure that the policy they choose matches up to the treatment they provide. Even if the scope of practice of an OD's state permits a particular procedure, it is possible the procedure may not be covered under some malpractice insurance policies.

Most malpractice insurance policies contain exclusions, which outline instances in which a patient might file a claim that the insurance provider would not provide coverage. Common exclusions might include intentional violation of a law, libel or slander, or services provided under the name of an organization that is not named in the policy as a covered insured.

Some malpractice insurance policies, however, may contain exclusions that can be left open to interpretation, and some policies, such as those that bundle business and liability insurance, might contain a surgical exclusion. Procedures associated with the following ICD-10 codes can often fall within a surgical exclusion:

- 65205 – Removal of a foreign body, Conjunctiva
- 65222 – Removal of corneal foreign body, Cornea
- 65435 – Adjust tissue, Corneal debridement
- 66984 – Ophthalmology co-management
- 68761 – Punctal plugs, Closure of puncta

ODs must take the time to audit their malpractice insurance policies to identify any potential gaps in coverage. As an added member benefit, AOA members can submit their current malpractice insurance policy from any insurance provider for a complimentary malpractice insurance policy review from [AOAExcel's](#) endorsed malpractice insurance provider, [Lockton Affinity](#), to help identify exclusions that do not allow for them to practice to their state's full scope. Visit aoa.org/liabilityinsurance for more information and to learn how to get a quick quote on malpractice insurance that is guaranteed to expand to cover your state's full scope of practice.

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