

# Better Safe Than Sorry! Why Interns Need Insurance

written by CPH Insurance | June 16, 2016

Taking the first step out of the classroom and into the real-world working environment is a significant achievement along an intern's chosen career path. Whether it be clinical-study for nursing, therapy, or another Allied Health profession, as the saying goes - an ounce of prevention is worth a pound of cure, and that goes double when facing an intern malpractice lawsuit.

Accidents happen. Even the most careful and observant are bound to make mistakes eventually. However, when it comes to making mistakes regarding diagnosing a person's health, not having insurance can be risky. It is absolutely vital that both employers and interns are protected, and aware of [possible ramifications of declining coverage](#). When people file for a malpractice suit, they typically list everyone that was in contact with their case including students. If this happens while you are involved with the patient, how will you protect yourself? Intern malpractice coverage is the best safeguard from the financial and professional costs of allegations. The following interns can be covered by CPH & Associates:

- [Counselor Intern](#)
- [Marriage & Family Therapist Intern \(MFTI\)](#)
- [Post Masters/Intern under Supervision](#)
- [Post Masters/MFT Intern under Supervision](#)
- [Professional Clinical Counselor Intern \(PCC Intern\)](#)

## **For Interns**

Most, if not all of the places you intern with will have their own professional liability insurance, but having your own is a matter of protecting your own interests and your future. A professional liability insurance policy will cover you from expenses generated by legal processes, provide you with an attorney who will be dedicated to defending your interests, and will offer **you** guidance in the event of a lawsuit.

You wouldn't want to compromise your career before it even begins! Intern Malpractice Coverage ensures you're covered while learning, and gives you a peace of mind for the future of your career. At the end of the day, what matters most is that our healthcare providers of tomorrow are trained to be the best they can, and the best way to ensure this is by removing the burden of liability. The cost of professional liability insurance pales in comparison to the cost of defense should you ever encounter a lawsuit. Click [here](#) to get a free instant quote from CPH & Associates.

If you are an intern/post-master's AND you are required by your state to complete a number of supervised hours towards a license, you are eligible for the "Intern" rate. If you are currently insured and originally applied under student or trainee status, you must [upgrade your policy](#) to reflect your new employment status. After intern hours are completed and you receive the full state license or certification, you may be eligible for the 50% savings off of the first year of your professional rate at the time of your next renewal. This rule is subject to review based on the state you live in.

### **For Employers**

Professional Liability Insurance is essential for all Allied Health Professionals. Supervision of interns is automatically covered by a healthcare provider's individual policy, so they are protected in the event that allegations are made regarding services provided by an intern they are supervising. *Their policy, however, does not extend to include coverage for an intern or student in question.*

Customers with Individual insurance policies cannot add employees or interns to their policies. The employees or interns must take out their own policy. As an employer, your policy automatically covers you for supervising interns as long as such practice falls under the scope of your licensure.

If you are a customer with Group/corporate coverage, you may add employees to the policy by completing the New Employee form. This form can be found under the **Customer Service** tab and then clicking on [Make Add New Employee](#).