

Frequently Asked Questions

What is the Florida Orthopaedic Risk Purchasing Group, FORPG?

We are a group of orthopaedics from throughout Florida who have come together to form an entity to collectively bargain for our malpractice insurance.

Is collective bargaining for malpractice insurance through the FORPG legal?

Yes, the formation of risk purchasing groups is a legal right given by the federal government and widely used by many industries.

Why haven't we done this before?

In general, doctors have a hard time unifying and doctors and their leaders have not been fully informed about the existence of and benefits of risk purchasing groups.

Who is behind the FORPG?

Leaders of the Florida Orthopaedic Society and the Bones Society of Florida have combined to form this independent entity....the Florida Orthopaedic Risk Purchasing Group. Both societies endorse the FORPG program wholeheartedly and encourage your participation.

How much does it cost to join the FORPG?

There is no membership fee to join. If you become insured through the FORPG there will be a \$500 administrative fee for risk management and claims review, but this fee could well be offset by your reduced insurance rates.

Do I have to be a member of the Florida Orthopaedic Society to join the FORPG.

Yes. If you are eligible for membership in the FOS then you must become a member of the organization to be insured through the FORPG. Non-orthopaedic physicians who practice in multispecialty groups may not be eligible for membership in the FOS but can participate in the FORPG as long as the majority of physicians in the group are orthopaedic surgeons. If you haven't joined already or to check your membership status please contact Fraser Cobbe at the FOS.

Why should I purchase my malpractice insurance along with a group of FOS members instead of buying as I always have in the past?

- Until we unify we will have little, if any, control over our malpractice insurance rates. The insurers count on us to not unify, just as managed care companies do.
- There is "strength in numbers" for both the physicians and their chosen insurance carrier versus going it alone.
- You can maintain your individual coverage options and even your ability to negotiate for your group, but you will do so with added strength.
- There are no added restrictions to purchase with the group or to leave the program, so there is no real risk, just great upside potential.
- There are more risks associated with "going it alone" than if you purchase as a group. If your practice suffers a paid loss then not only will your malpractice costs likely increase, but you will also have less options to negotiate for better coverage and rates long into the future. Some practices become stuck paying these higher costs for many years, or they will choose lesser coverage sometimes with a non-standard carrier.

Why should I consider joining FORPG now when my own insurance rates have been going down over the past few years?

Since most insurers have been making record profits in the last years they were slowly beginning to lower their rates. However, since the formation of FORPG in the fall of 2008 the rates for orthopaedic surgeons' malpractice insurance have decreased dramatically particularly compared with other specialties that have not organized to purchase coverage together. All of the insurers of Florida orthopaedic surgeons were given a chance to win our business, and those who did not are now working hard to keep us from unifying. You can chose to stay with them but they are only offering you better rates now because of the FORPG, or you can join us to help all of us control our rates and risk for years into the future.

Can I be assessed any premium increase during the policy period because I obtain professional liability coverage through the RPG coverage?

No, our program nor its insurer will ever assess a member insured any additional fees or premiums due to losses or claims.

Is there any additional liability assumed by being insured through the RPG with the other insureds in the group?

No additional liability is assumed because you are insured through the RPG. You have the same liability as you would if you insured directly with the insurer.

Can I get out of the RPG once I join and are there any charges or penalty to do so?

You can choose at anytime to leave the RPG without incurring a penalty. However, the insurer may charge you an additional premium since you are no longer associated with the larger pool of insureds purchasing together since you would no longer qualify for the discounted rates given to our larger group. You would be in the same position had you never joined the RPG.

What is the difference between the FORPG and other society endorsed type programs?

The FORPG model is much more powerful than traditional society endorsed insurance programs since the FORPG is controlled by orthopaedic surgeons and orthopaedic group administrators, not by insurance companies as in the society programs. With hundreds of orthopedics purchasing together the FORPG will be able to control our destiny much more than society programs in which there is no organized doctor leadership for the insurance program, nor transparency even in who is insured in the program..

When insurance rates begin to rise again and the market "hardens" with stricter underwriting guidelines, will the FORPG become unstable or collapse altogether?

One of the organizing principles of the FORPG is to gain much more control over orthopaedics' malpractice insurance instead of giving control to the insurance companies like doctors have traditionally done in Florida. When the med mal market heads towards troubled times for doctors the insurers can easily cancel or greatly reduce the discounts for society programs, whereas the FORPG will be able to weather the next crisis because of the strength of hundreds purchasing together, as well as having a less risky pool of doctors because of our risk management focus and leadership.

Is the sole purpose of the FORPG simply about getting lower malpractice insurance rates?

No, our long term goal is to greatly reduce the risk profiles of our members by focusing on cutting edge risk management techniques. As our risk gets better and better we will be more and more attractive to the insurance companies to offer lower and lower rates.

What other products and services are currently being considered for purchasing through the group?

Many practices have asked us to look into health insurance as well as well as other products or services that may be offered through the same group purchasing program. We are currently pursuing any and all recommendations for products that will help you lower your overhead costs. If you have any recommendations please forward them to us.

How do I sign up for the FORPG?

You can contact the executive Director of the FORPG, Fraser Cobbe, or the program administrators, Danna-Gracey at 800-966-2120. The process has been streamlined with only a two page basic application, plus a few other attachments we need.

Do I have to purchase a tail from my current malpractice insurer before moving my coverage to the FORPG?

No, usually you will not have to purchase an expensive "tail" to switch as you can keep your same retroactive date with your policy through FORPG.

If I am already vested with a free retirement tail from my current insurer, will I lose that by moving my coverage to the FORPG?

Yes, you will lose your vesting for a free retirement tail with your current carrier but we have negotiated a number of free tails to give to our members if this is an issue for you. Let us know about retirement thoughts when you contact us and most likely we will be able to accommodate your retirement tail needs.

Can I keep my current malpractice insurance agent when I enroll in the FORPG?

If you are presently insured with FPIC you can work with your current agent or our program agents, Danna-Gracey, to enroll in the program. If you are not currently with FPIC you will find the folks at Danna-Gracey true experts in helping you.

Must I have the same coverage as all of the other doctors insured through the program?

You can keep exactly the same limits, deductibles, and any other specific options you have chosen with your current insurer in almost all cases. There is no requirement that all of the FORPG insureds have the same options.

If I or one of my group's other doctors has had serious claims paid in the past can I still qualify for the program?

There is an underwriting process that all applicants will go through before being approved for participation in the program. Both the FORPG and FPIC have an underwriting process for program participants. However, we have taken measures to ensure that any physicians falling outside of the underwriting guidelines for participation will have the ability to obtain coverage either through FPIC or other non-standard carriers we have established relationships with. Those discussions will occur on a case by case basis depending on the claims history of the individual surgeon.

Is there any “downside” to purchasing malpractice insurance through this program rather than purchasing malpractice coverage on my own?

There are absolutely no downsides that we can see. With no fees or investment to join, nor increased liability or assessments, nor any fees to leave the group should you so chose, we encourage you to unify with your orthopaedic peers in Florida to help us all control our malpractice insurance destiny.