

## **Medical Directors of Medical Spas Beware, an Insurance Perspective**

*In follow-up to the American Medical Spa Association's (AmSpa) article, "Want to be a Medical Director at a Medical Spa? Beware", Professional Medical Insurance Services (in association with Worldwide Facilities) wanted to present some of the insurance ramifications of becoming a Medical Director.*

Chicago, IL ([PRWEB](#)) February 28, 2014 -- As the Aesthetics Industry continues to grow, so does the demand for Medical Directors. In many instances, the physicians assuming these roles are not Dermatologists or Plastic Surgeons. After reading the recent article, published by the [American Med Spa Association](#) (AmSpa) should physicians be asking, "Is this really a problem considering in many cases, a Medical Director's duties are only administrative in nature?"

Most physicians do not realize without dedicating time to investigate, that there are inherent risks with becoming a Medical Director. When reviewing [AmSpa's article](#), there was a cautionary tale about a physician needing to be competent in the services delegated. What would happen if a claim arose and the physician's competence was challenged? How would an insurer respond?

In the article "[Medical Directors of Medical Spas Beware, an Insurance Perspective](#)", [David Shaffer](#), Vice President of PMIS approached a couple of the medical spa industry's leading malpractice insurance providers to try and answer how an insurer would respond if a claim arose and the physician's competence was challenged. His goal was to determine how an insurer would determine if a physician held the necessary competency to delegate a specific service.

According to Shaffer, insurers indicated they could only rely on what a governing body mandates and would fall back upon a licensing body's guidelines for adequate proficiency in aesthetics. With defined requirements by a state board/organization, if a claim were to occur with a violation, a physician's license and/or insurance coverage may be impacted.

There are other risks as well, including treatments being delegated directly or indirectly to an Aesthetician, RN, Laser Tech, etc. Care and treatment ultimately remain the physician's responsibility. Therefore, if a claim were to arise or an investigation commence, it is the physician's license and future insurability that could be jeopardized.

"Many times there is a significant difference in viewpoint regarding the term 'administrative duties' between physicians and insurers," said [Shaffer](#), "What sometimes gets lost in translation is a simple act like performing a consultation (pre or post care) or conferring a patient's treatment protocol with a delegated provider creates a patient relationship. When this occurs, a Medical Director's actions go beyond what most insurers intend to cover administratively."

There is no doubt that risks are assumed by being a Medical Director of a medical spa. Further, a physician cannot completely avoid all of the exposure to his or her license, insurance, possible claims, etc. while working in this capacity. However, identifying the risks and taking the necessary steps to protect yourself, Directorship may be a welcomed and enjoyable addition to your practice.

David Shaffer, VP of [Professional Medical Insurance Services](#), has been working in the medical professional

liability insurance field since 1996. During his time, David has experienced various facets of the malpractice industry ranging from physician underwriting for one of the Nation's largest physician malpractice insurers; healthcare facilities underwriting for one of California's largest malpractice insurers; and working as a retail insurance broker helping Independent Agencies with nationwide territories, develop their medical malpractice divisions. David's background also proved instrumental in convincing the malpractice marketplace to begin writing some of the first medical spa malpractice insurance policies. David serves as the Director of AmSpa's insurance program for members. On average AmSpa's medical professional liability coverage has been saving members 15%-20% while offering broader coverage.

To read his full article, visit [www.americanmedspa.org](http://www.americanmedspa.org). To find out more about the program, David can be contacted at (260) 637-2464 or email: [dshaffer\(at\)pmis\(dot\)com](mailto:dshaffer(at)pmis(dot)com).



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