



FAQ about WALA's Low-Cost Liability Insurance Access Plan

Q: Why do small providers need this plan?

A: Many small providers are inadequately covered by insurance for things that may happen in your facility or home in case something bad happens. See *M3 Insurance Solutions for Business's Liability Insurance* and *Adult Family Homes Issues and Solutions* information sheet for more information.

Q: What kind of plan is offered?

A: It is a Professional Liability policy through M3's insurance program with WALA. The insurance carrier is ProAssurance. Coverage includes General and Professional Liability limits of \$1,000,000 per each occurrence and a \$2,000,000 annual aggregate. Abuse and molestation limit is \$1,000,000. Annual premium is \$275 per bed plus a 3% tax.

Q: Is this the only option for liability insurance?

A: No, there are many options for liability insurance out there. This is the only small assisted living provider liability insurance program that offers a significant low-cost option for your needs.

Q: Why do you have to join WALA in order to get the discounted rate?

A: This is a group policy for WALA members. In order to group businesses together to get the best rate possible through insurance companies. An association like WALA's is how this grouping can happen to get the lowest cost liability insurance possible for providers.

Q: Can I get the low-cost plan without being a member of WALA?

A: No, not at this point. To WALA's knowledge there are no other associations that offer this type of grouping for this benefit.

Q: Can I be a member of WALA without having the low-cost liability plan?

A: Yes, you can! WALA offers many benefits besides this low-cost option for liability insurance. Please contact the WALA office at 608/288-0246 for more information about benefits or check out our website at www.ewala.org

Q: How much does it cost to be a WALA member?

A: The price for membership is based on beds. For 2011 and 2012 the cost is \$18.50 per bed or a \$50.00 minimum. For example if you only have 2 beds your payment for the year

to become a WALA member is \$50.00, if you have 3 beds it is \$55.50 (3 x 18.50). WALA membership expires yearly on 12/31/2011. You will receive renewal notices in the fall and winter to remind you of the renewal.

Q: How much does it cost to get liability insurance through this plan?

A: The *Annual* Premium is \$275 per bed plus a 3% tax. This is a group policy for WALA members with policy effective dates of January 11, 2011 through January 11, 2012. Your first year premium would be prorated based on the date you join the policy.

Q: What applications do I need to fill out?

A: You need to first submit your membership application to WALA for WALA membership. After approval, you will then fill out and submit your application for liability insurance through M3.

Q: What do I need to submit with my application for WALA membership?

A: Submit the application with all the information filled out for both your corporate information (if applicable) and your facility information. You must also submit payment at the time of your application for membership. WALA accepts all forms of major credit cards, as well as checks and cash.

Q: What do I need to submit with my application for M3 liability insurance?

A: Completed, signed insurance application, check for full amount of premium, copy of certification or license, and other documents if requested.

Q: When do I need to renew my WALA membership?

A: The renewal process will start in September for the following year's renewal. WALA offers an early bird discount for members who renew before October 15, by decreasing the dues by \$0.50 per bed. This may not apply to small providers who have 2 or fewer beds.

Q: When do I need to renew my M3 Liability Plan?

A: The renewal process will start in November.

Q: What are the benefits other than the low-cost liability insurance to being a member of WALA?

A: WALA's other benefits are:

- WALA offers advocacy with regulators and legislation.
- WALA offers free newsletters and eBlasts packed with information that you need.
- WALA offers free promotional opportunities for providers by publishing their contact information and a description that you can change at any time on our website. Families look at our website often for the listing of assisted living facilities near them.

- WALA offers educational opportunities throughout the year to sharpen your skills in Administration, HR, clinical issues and more!
- WALA offers products to help providers stay compliant with the regulations. Check out our DHS 88 Compliance Worksheets!
- WALA offers great customer service, email or call us anytime with questions and concerns. If we do not have the answer we can call on our many consultants and experts that we have at our fingertips to get your questions answered.
- WALA offers a growing presence in the information technology world. We are now connected to you through Facebook, Twitter, LinkedIn, and we offer our own discussion forum on our website... The WALA Wall.
- And so much more! Call our office or look us up at www.ewala.org