RETURNING TO PRACTICE DURING COVID-19
PROFESSIONAL LIABILITY INSURANCE CONSIDERATIONS

Medical authorities are beginning to recruit retired medical professionals to bolster their resources to respond to COVID-19.1 Countries around the globe are launching emergency recruitment plans, including Spain, which is looking to add 50,000 health care workers, including retired doctors. Similarly, the UK has reached out to 65,000 retired professionals.2 Canada is also experiencing a large surge in health care professionals coming out of retirement to help with the response to the novel coronavirus pandemic.

Studies conducted of survivors following SARS and Ebola showed the effects of quarantine on individuals' mental health, including diagnoses of post-traumatic stress disorder and depression.3 Additionally, survivors of SARS and Ebola exhibited long-term physical limitations that affected their occupational and social participation.4

We expect a need for medical professionals including physiotherapists, respiratory therapists, occupational therapists, social workers, psychologists and pharmacists to assist communities in responding to similar physical and mental health concerns relating to COVID-19.

In returning to practice, medical professionals must remember that the care they provide in connection with the COVID-19 pandemic must comply with prevailing standards of practice and can give rise to College complaints and civil litigation. The presence of COVID-19 does not absolve professionals of the requirement to operate in accordance with the prevailing rules, codes of conduct and standards of practice.

If you are a retired professional who is returning to practice due to the COVID-19 pandemic, in addition to obtaining a practice permit from your College, it is critical that you have appropriate professional liability insurance in place to support you in the event that complaints or legal action arise from the care provided.

Please contact your Association or BMS to arrange any appropriate coverage needed, and ensure that you have active Professional Liability Insurance in place.

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2 Al-Arshani, Sarah (Mar 3, 2020) "The healthcare system in Italy's Lombardy region is so strained from the new coronavirus that officials are asking doctors to come out of retirement and nursing students are being fast-tracked to graduation" Business Insider at https://www.businessinsider.com/italys-lombardy-regions-healthcare-system-is-crumbling-to-covid-19-2020-3