

## Clarification of the Occupational Therapy Law

**Under the Occupational Therapy Law, in order to hold a license as an occupational therapist on or after July 1, 2013 in the Commonwealth of Pennsylvania, you are required to obtain and maintain professional liability insurance in the minimum of one million dollars (\$1,000,000) per occurrence or claims made.**

Acceptable coverage shall include:

- 1) Personally purchased medical professional liability insurance;
- 2) Self-insurance;
- 3) Medical professional liability insurance coverage provided by the occupational therapist's employer.

Therefore, **you have 30 days from the date your license is issued to provide proof of acceptable coverage** which may include a certificate of insurance issued by the insurer or a copy of the declarations page of the professional liability insurance policy or a letter from the applicant's professional liability insurance carrier indicating that the applicant will be covered against professional liability in the required amounts effective upon the issuance of the applicant's license to practice occupational therapy in this Commonwealth. For professional liability insurance coverage through the occupational therapist's employer, documentation must reflect you as an insured individual. Failure to do so shall result in automatic suspension of your professional license.

For those who have renewed a license, you will not need to provide proof of liability insurance at this time, but you will have to obtain and maintain the insurance if you hold a license in Pennsylvania. You will be required to attest to the fact that you have held the insurance as of July 1, 2013 upon your renewal in 2015.