

Is it time to Go Bare?



Pre-Paid Legal Defense

An Affordable Alternative
to Medical Malpractice Insurance

 LUBELL | ROSEN

A Law Firm For HealthCare Professionals

800 3rd Ave, Suite 2700, New York, NY 10022

The effects of COVIDS-19 have altered the economy of running a medical practice. Is now finally the time for doctors in New York to Go Bare?



Can I Go Bare in New York?

In New York, doctors are not required to purchase medical malpractice insurance. New York has more doctors than any other state but also has one of the toughest insurance environments. Two insurance companies control the market. For many years they have dictated to all doctors why they should purchase insurance and the premiums go up every year. Prior to the economic effects of COVID-19 insurance premiums were barely affordable for many doctors. Now, doctors should consider the option of dropping their insurance and Going Bare.

Will my hospital permit me to Go Bare?

The answer to this question depends on your hospital and your specialty. Traditionally, most hospitals in New York required doctors to carry malpractice insurance. With the effects of COVID-19 however, hospitals are dropping this requirement. If you are still subject to these archaic regulations, let us help you fight them. We have lobbied hospitals on behalf of doctor groups to get them to change their rules. Given just how important doctors are right now, hospitals are in no position to make unreasonable economic demands anymore.

If I give up my malpractice insurance, who will defend me if I get sued?

Defending a medical malpractice case can cost thousands of dollars. The law firm of Lubell Rosen offers Pre-Paid Legal Defense. For an annual fee, the firm will provide unlimited defense representation in the event you get sued.



Pre-Paid Legal Defense – What’s Included?

PPLD will provide unlimited defense on all covered matters. It is similar to medical malpractice insurance, except it does not pay the claim at the end of the case. There are no caps on our legal services. We will defend the case until it’s over. Unlike insurance however, you get complete control of the case. You get to decide if we settle or if we don’t; It’s your money.

Does Pre-Paid Legal Defense really work?

Lubell Rosen first introduced PPLD in 2004 in Florida, the state with most Bare doctors in the country. Since that time, we have represented over 3,000 doctors. In all that time, less than 1/2 of 1% of our Bare clients have received judgments. And of those judgments, most are less than \$250,000. Statistically speaking, Going Bare makes financial sense for 99.5% of doctors. Furthermore, we know the strategy behind representing Bare doctors. Most of the time, when a plaintiff attorney finds out there is no insurance, they will drop the case or settle cheap. They want nothing to do with chasing a Bare doctor, especially one whose assets are protected. And if attorney’s dare take our client’s to trial, our success record is exemplary. On those rare occasions when we have not prevailed, the plaintiff still cannot touch our client’s assets.

What is Indemnity Only Insurance?

If you like the idea of Going Bare but you are not ready to take the plunge, this may be the option for you. Indemnity only insurance is a medical malpractice defense policy that only pays the loss or settlement on a claim. It does not pay for attorney’s fees. Insureds are required therefore to purchase a PPLD contract in conjunction with the indemnity only coverage. The combined price of the indemnity only policy and the PPLD contract is substantially less than a standard policy and gives you the benefits and flexibility of Going Bare. Indemnity only coverage is accepted at most hospitals as it qualifies as insurance coverage.

About Lubell Rosen

Lubell Rosen was established in 1999 by Steven Lubell and Mark Rosen in Miami, Florida. The first New York office was opened in Syosset, NY in 2008. Lubell Rosen has developed unique strategies and skills to help the Bare doctor reduce or completely avoid financial exposure.

Category One

\$5,600
per year

***Old Price \$4,900**

- Allergy & Immunology
- Endocrinology
- Dermatology
- Dentistry

Category Two

\$8,250
per year

***Old Price \$7,500**

- Oncology
- Oral Surgery
- Radiology
- Gastroenterology
- Infectious Disease
- Nephrology
- Ophthalmology
- Urology
- Internal Medicine
- Family Medicine

Category Three

\$11,450
per year

***Old Price \$10,500**

- Anesthesiology
- Cosmetic Surgery
- General Surgery
- Neurology
- Otolaryngology
- Plastic Surgery
- Vascular Surgery
- Cardiology
- Emergency Medicine
- Gynecology
- Orthopedic Surgery
- Pain Management
- Pulmonology & Critical Care

Category Four

\$14,400
per year

***Old Price \$12,900**

- Neurological Surgery
- Obstetrics

*** Old prices remain in effect until the COVID-19 Virus restrictions are lifted**

For more information contact:

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About Lubell | Rosen



Steven L. Lubell, Esq. and **Mark L. Rosen, Esq.** have collectively practiced law for 50 years. They have represented medical providers in nearly every specialty of medicine.

Lubell | Rosen was founded in 1999. Since that time, it has grown to an over 30 attorneys law firm with offices in four cities, representing physicians throughout the states of Florida and New York in the following areas of law:

- Medical Malpractice
- Estate Planning
- Asset Protection
- Mergers & Acquisitions
- Employment Issues
- Health Law
- Compliance Matters
- Personal Counsel (For Doctors With Insurance)

Lubell | Rosen represents doctors throughout the states of Florida and New York. The law firm has been recognized and endorsed by the Broward County Medical Association, the Florida Obstetric & Gynecologic Society, the Palm Beach County Medical Society, the Florida Society of Facial Plastic and Reconstructive Surgery, and the Florida Neurosurgical Society.

Lubell | Rosen has received the highest AV Rating by the Martindale-Hubbell® directory of attorney.

GoingBareFlorida.com

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