

Pennsylvania Insurance Department

Medical Care Availability and Reduction of Error Fund
Capitol Associates Building
901 N. Seventh Street, 3rd Floor
Harrisburg, PA 17102

Presentation overview

- What is Mcare?
- How do I find an insurer on PID's website?

What is Mcare?

- The Medical Care Availability and Reduction of Error Fund, also known as Mcare, is a patient compensation fund that was created by Act 13 of 2002 ("Mcare Act").
- Mcare is the successor to the Medical Professional Liability Catastrophe Loss Fund, which was established by Act 111 of 1975.
- Mcare serves the Commonwealth health care provider community by providing coverage and injured persons by paying medical malpractice claims. Mcare is comprised of three units; coverage, claims and compliance.

What is Mcare?

- Pennsylvania physicians, certified nurse midwives, hospitals, birth centers, primary health centers and nursing homes (health care providers) are required to have medical malpractice insurance coverage of \$1,000,000 per occurrence.
- Coverage must be provided by insurer/self-insurer who is licensed or approved to provide coverage by the Pennsylvania Insurance Department.
- If the health care provider practices 50% or more in Pennsylvania, the first \$500,000 of coverage is provided by an insurer, self-insurer or RRG (referred to as primary coverage).

What is Mcare?

- Upon the report of primary coverage and the payment of an assessment, Mcare provides statutory excess coverage of \$500,000 above the primary coverage of \$500,000.
- Last year, Mcare paid \$172.3 Million in claims.
- Mcare is a pay as you go system that is fully funded by the health care providers' assessments.

How do I find an insurer on PID's website?

The licensing division of the Pennsylvania Insurance Department (“PID”) routinely updates its lists of insurers.

These are:

- Admitted Insurers

[Finding an Insurance Company \(state.pa.us\)](https://www.state.pa.us)

- Surplus Lines Insurers

[Eligible Surplus Lines Company Search \(state.pa.us\)](https://www.state.pa.us)

- Risk Retention Groups

[Risk Retention Group Search \(state.pa.us\)](https://www.state.pa.us)

- [Doing Business \(pa.gov\)](http://pa.gov)

Entities Regulated by the Pennsylvania Insurance Department

- [Licensed Insurance Companies](#) ←
- [Qualified Unlicensed Reinsurers](#)
- [Certified Reinsurers](#)
- [Reciprocal Jurisdiction Reinsurers](#)
- [Surplus Lines Companies](#) ←
- [Risk Purchasing Groups](#)
- [Risk Retention Groups](#) ←
- [Insurance Administrators](#)
- [Insurance Premium Finance Companies](#)
- [Reinsurance Intermediary Brokers](#)
- [Viatical Settlement Providers](#)
- [Continuing Care Retirement Communities](#)


- Form e-216 serves as both a coverage reporting form and an accounting form. Electronic submission of the Excel Form e-216 is the preferred method for primary insurers and self-insurers to report basic insurance coverage to Mcare.
- It is completed by approved primary insurers. Health care providers do not complete Form e-216.
- Form e-216 is routinely updated when an insurer is added.
- An insurer will reach out to Mcare asking to be added.
- Mcare will verify they are approved by verifying their name and NAIC # on the appropriate PID website listing.

- The current year's e-216, as well as any applicable prior year's e-216 will be updated based on information provided to Mcare by the insurer.
- If the insurer is not on any of the listings, a copy of an approval letter is needed or they will be directed to contact the appropriate PID staff.
- The latest e-216 can be found on Mcare's website.
- Mcare's home page can be found by going to <https://www.insurance.pa.gov/> and clicking on the "Mcare" link under "Special Funds" at the bottom of the page.



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1326 Strawberry Square,
Harrisburg, PA 17120

To find the latest e-216 Form, click on the "[Coverage](#)" link under "Resources" on the right.

[Pennsylvania Insurance Department](#) > [Special Funds](#) > MCARE

MCARE

The Medical Care Availability and Reduction of Error Fund ("Mcare") was created by Act 13 of 2002 ("Mcare Act"), and signed into law on March 20, 2002. Mcare is the successor to the Medical Professional Liability Catastrophe Loss Fund, better known as the "CAT Fund" which originally was established by section 701(e) of the Health Care Services

Resources

[Coverage](#)



[Compliance](#)

[Claims](#)

[Additional Resources](#)

Scroll down to the “Assessment Rating Manual Information” and click on the latest year.

Assessment Rating Manual Information

Please click on the applicable Assessment year below to access the most current Assessment Manual and e-216 reporting form as periodic edits are made to the documents and the site content.

 [2023](#) | [2022](#) | [2021](#) | [2020](#) | [2019](#) | [2018](#) | [2017](#) | [2016](#) | [2015](#)

[2014](#) | [2013](#) | [2012](#) | [2011](#) | [2010](#) | [2009](#)

[Mcare e-216 Tools Manual V3.7 \(updated 12/19/22\)](#)


This manual describes the functions of the enhanced e-216 including the Review & Submit tools.

Under “Reporting”, click the “e-216 Remittance Advice Form” link.

Reporting

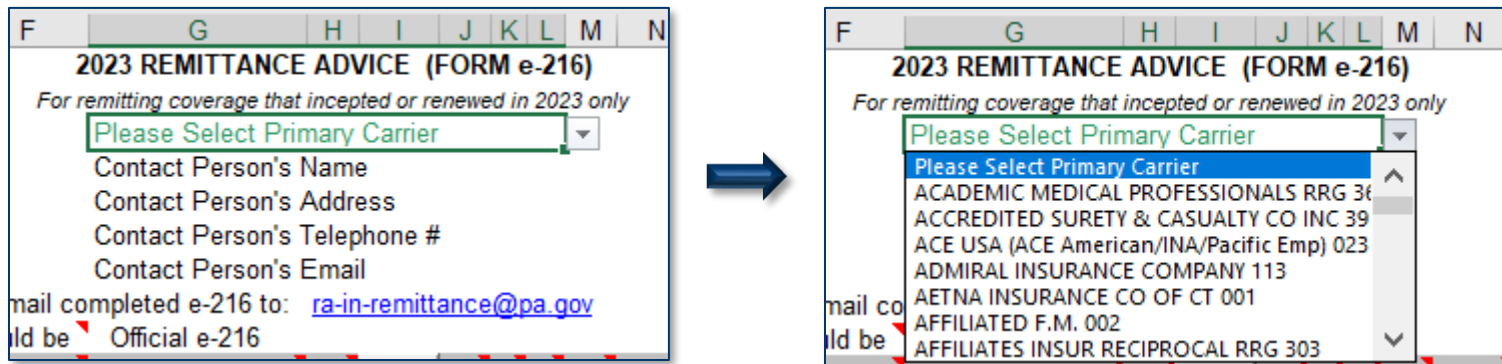
Since Mcare periodically makes improvements to Form e-216, downloading a new Form e-216 each time will ensure you are using the most current version.

This form is to be used by basic professional liability insurance carriers and approved self-insurers for summarizing assessment collected, payable and refundable. A healthcare provider may not complete this form except for an approved self-insured healthcare provider.

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- [2023 e-216 Remittance Advice Form V1.0.2.xlsm](#) *(Updated 01/23/23)*
 - [Mcare e-216 Tools Manual V3.7](#)
 - This manual describes the functions of the enhanced e-216 including the Review Tool
 - [Nonparticipating Transmittal Form e-316 V1.0.15.xlsm](#) *(Updated 03/09/23)*

Each update will have a new version number. This is V1.0.2.

Click on the dropdown list that says “Please Select Primary Carrier”.



This is the most-recent listing of insurers that are able to report primary coverage to Mcare.

Example of a Form e-216 with primary coverage information:

216 Date: April 7, 2023		2023 REMITTANCE ADVICE (FORM e-216)		Carrier Code	000	Receipt Date	
Related #: HS123456L		For remitting coverage that inception or renewed in 2023 only		Check/EFT #		Transaction Count	2
Entity Name: Example Hospital		MCARE TEST CO 000		Check / EFT Amount		Coverage Specialist	
Basic Insurance Coverage Limit: \$500,000/\$2,500,000 Hospital \$500,000/\$1,500,000 All Others		Contact Person's Name		Assessment Total	\$7,798.00	Contact Code	
		Contact Person's Address		Beginning Crdt Bal	\$0.00	From e-216 dated:	
		Contact Person's Telephone #		Crdt Bal Used	\$0.00	To e-216 dated:	
		Contact Person's Email		Ending Crdt Bal	\$0.00		
		Email completed e-216 to: ra-in-remittance@pa.gov		Amount Due	\$7,798.00		
		Email subject line should be: 000 Official e-216 04/07/23					

License or Assigned Number	Name Last, First, M.I.	From Date	To Date	Cancel Date	Retro Date	Carrier's Policy #	Policy Type	F.T.E. Factor	Part-Time Resident/Fellow/New Doctor	Policy Modifier	County Code	Specialty Code	Primary Carrier's Premium	Prevailing Primary Premium	Full Assessment	Remitted Assessment	Comment	Related License or Assigned Number
SC123456	Podiatrist, John Q.	01/01/23	01/01/24		01/01/23	EXAMPLE2023	CM	1.000	F	N	51	80993		\$ 4,984.00	\$ 947.00	\$ 947.00	New	HS123456L
SC987654	Podiatrist, Jane D.	01/01/23	01/01/24		01/01/23	EXAMPLE2023	CM	1.000	F	N	51	80994		\$ 36,058.00	\$ 6,851.00	\$ 6,851.00	New	HS123456L

- The Mcare assessment is a percentage of the [Pennsylvania Professional Liability Joint Underwriting Association](#) (“JUA”) rates as approved by the Pennsylvania Insurance Department.
- For 2023, Mcare’s assessment rate is 19%.

Additional Resources for Insurers Completing 2023 Form e-216:

- [Mcare Assessment Manual](#)
- [Mcare e-216 Tools Manual](#)
- [Exhibit 1 – Rates for individual HCPs](#)
- [Exhibit 2 – Rates for Hospitals, Nursing Homes, and Primary Health Care Centers](#)
- [Exhibit 3 – JUA’s Specialty Classification Codes for Physicians, Surgeons, and Other HCPs](#)