

Commonly Asked Questions Regarding Malpractice Insurance Coverage for Obstetrics under the Base Acupuncture and Malpractice Policy

The Base Acupuncture Malpractice Insurance Policy is not intended to cover the practice of obstetrics.¹ Additional coverage is available.² This does not mean that all acupuncture treatment of a woman must cease as soon as she becomes pregnant. It does mean that the acupuncturist cannot treat and/or manage a pregnancy. The acupuncturist can continue to practice acupuncture on a woman who is pregnant so long as the woman's pregnancy is being managed by a medical doctor.³ The four most common questions regarding obstetrics are as follows:

Q: A pregnant woman comes to me who is under the treatment of a medical doctor for her pregnancy and wants treatment from me for morning sickness, energy deficiency, or back pain. Will I be covered for such treatment?

A: Yes, so long as you practice acupuncture while rendering this treatment, which treatment techniques consist of needling, moxabustion, herbs and other Eastern style techniques. The fact that the woman is pregnant would not preclude coverage.⁴

Q: If a woman goes into labor, will I continue to be covered under the base policy if I continue to treat her?

A: No.² Once a woman is in labor, any care rendered by you would be considered to be obstetrics and would not be covered by your Base Acupuncture Malpractice Insurance Policy.

Q: Will I continue to be covered under the base policy if I induce labor on a pregnant woman:

A: No.² To induce labor on a pregnant woman would be considered to be the practice of obstetrics and would not be covered by your Base Acupuncture Malpractice Insurance Policy.

Q: Will I continue to be covered under the base policy if I attempt to turn the fetus of a pregnant woman:

A: No.² Attempting to turn the fetus of a pregnant woman would be considered to be the practice of obstetrics and not within the scope of your Base Acupuncture Malpractice Insurance Policy.

¹ The Base Malpractice Insurance Policy is the standard policy issued for the general practice of acupuncture.

² When legal under your state laws, you can receive coverage for the above procedures; however you must apply separately and be approved. Approval is based on your application, which needs to set forth the exact obstetrical modalities you wish to have covered and your education, training and experience with regard to each such obstetrical procedure. If approved, additional premiums apply.

³ If an acupuncturist treats a woman who has recently learned she is pregnant, that acupuncturist can continue to practice acupuncture on that woman for 30 days from the date she learned that she was pregnant or until the end of the first trimester, whichever is earlier, after which the woman's pregnancy must be managed by a medical doctor for coverage to continue.

⁴ Note that all of the other provisions of your policy still apply. For example, if the treatment in question took place before your malpractice insurance policy went into effect, or was rendered by an uninsured acupuncturist; there would be no coverage even though the care in question was otherwise permitted.