



## Retired Physician Volunteers

- Retired or inactive physicians may volunteer for patient care during the COVID-19 emergency. This resource provides information to review and questions to ask to protect yourself professionally and to understand the situation where you volunteer. The [CARES Act](#) protects volunteer health care professionals from liability under federal and state law for harm caused while providing care in response to COVID-19. All health care professionals must be practicing within the scope of their license, registration, or state certification. The protection exempts willful or criminal misconduct, gross negligence, reckless misconduct, or conscious indifference to causing harm.
- The Federation of State Medical Boards [COVID-19 page](#) tracks state actions. Review its resources on emergency declarations, expediting licenses for retired physicians, and waiving licensure requirements.
- Your AAFP chapter, health department, state medical board, or state medical society may be able to provide further information on actions being taken for retired physicians.
- Hospitals and health systems are required to have an emergency operation plan to guide their disaster response (i.e., communication, resources, staff responsibility, emergency privileges, safety, and security). Ask for a copy to review.
- CMS has temporarily [waived regulations](#) in order to provide greater flexibility in meeting patient care needs, this allows physician to provide care at rural hospitals (including those across state lines) by telehealth, without being present. This waiver also allows physicians to remotely coordinate with nurse practitioners at rural facilities.
- Malpractice insurance varies by state. The state's emergency declaration may provide you some protections. If you are covered by malpractice insurance, talk to your insurance carrier directly. Review your policy to ensure that you are covered in your volunteer practice setting, for remote care in another state, and ask about tail coverage. Keep a record of communication with the carrier. When in doubt, contact an attorney.
- The AMA [senior physician COVID-19 resource guide](#) provides additional resources and considerations to review.

**Questions to ask:**

- What is being done in the state(s) where you will be caring for patients to expedite licensure for retired physicians?
- Has your hospital or health system activated its emergency operation plan?
- How does the hospital's active emergency operation plan affect you, and how are temporary privileges being granted?
- Does the state emergency declaration provide you with liability protections beyond those provided by the CARES Act?
- If you still have malpractice coverage, ask your carrier what changes need to be made to cover you as a volunteer and in a new practice setting.
- Does the state emergency declaration provide malpractice insurance?
- Will your hospital or health system's malpractice insurance cover you, in what settings, and for what aspects of patient care?
- What tail coverage is included with your malpractice insurance?