



CMIC Purchasing Group is a non-profit collective of community clinics dedicated to patient safety, provider protection and clinician advocacy. Together with NORCAL Group, our medical professional liability insurance provider, CMIC Purchasing Group offers access to specialized liability coverage and care for clinicians that educates, engages and protects. Our shared commitment is to always protect your clinic's mission, reputation and ability to care for your patients through every stage of life.

## CLINIC COVERAGE:

- ◆ A dedicated and experienced clinic-specific Underwriting Manager for all coverage needs
- ◆ Full access to award-winning risk education & CME webinars and programs
- ◆ Clinic-specific consultation and on-site assessments to reduce exposures
- ◆ Mobile app for CME activities, including on-demand webcasts and monthly articles
- ◆ Aggressive claims handling — resolving 86% without indemnity+
- ◆ Robust cyber liability coverage to protect against today's threats
- ◆ Optional FTCA Gap coverage, General Liability and Prior Acts for individual physicians
- ◆ Online account management with:
  - » Integrated bill pay and account information
  - » Certificate of Insurance and Credentialing Letter requests
  - » Hundreds of medical liability focused CME opportunities
  - » Digital risk management resources

## HIGHLIGHTS INCLUDE:

- ◆ **FREE TAIL IN THE EVENT OF RETIREMENT, DISABILITY OR DEATH\***  
No minimum age requirement
- ◆ **ADMINISTRATIVE DEFENSE**  
Relevant reimbursement coverage for regulatory and review board proceedings in addition to loss of earnings
- ◆ **RIGHT TO CONSENT TO SETTLE**  
True policyholder control of whether to settle†
- ◆ **DEFENSE OUTSIDE THE LIMITS**  
Defense costs do not count against the applicable policy limits‡
- ◆ **INFORMATION NETWORK SECURITY**  
Protection and guidance for data security breaches, patient privacy concerns, cyber extortion risks and more
- ◆ **CLAIMS-MADE\*\* POLICY**  
Coverage is triggered the moment a claim is reported and coverage confirmed. Guidance and protection are then provided all the way through your claim being closed

NORCAL Group, now part of ProAssurance, includes NORCAL Insurance Company and its affiliated insurance companies. Visit [norcal-group.com/companies](http://norcal-group.com/companies) for more information.

+Average of aggregated formal (reserved) claims against insureds from 2013-2017 with NORCAL Insurance Company, NORCAL Specialty Insurance Company, Medicus Insurance Company, and from 2016-2017 with FD Insurance Company.

\*No minimum age requirement; other qualifications apply. | †Subject to state law and policy terms. | ‡NORCAL Group will pay defense costs and additional benefits for a covered claim in addition to the limits of coverage. Additional benefits include loss of earnings and expenses incurred to assist NORCAL Group in the defense. | \*\*'Claims-Made' refers to claims-made and reported.

## CMIC PG BOARD MEMBERS

### **Debra A. Farmer, President**

#### ***Westside Family Health Center // Santa Monica, CA***

Debra Farmer has worked for most of the last 35+ years in the non-profit sector and is known as a tireless health care advocate at the local, state and national levels. During her extensive tenure as President and Chief Executive Officer of Westside Family Health Center (WFHC), she has overseen the expansion of primary health care services as WFHC transitioned from a small women's clinic to a Federally Qualified Health Center and a Patient Centered Health/Medical Home.

### **Tim Rine, Vice President**

#### ***North Coast Clinics Network // Eureka, CA***

Tim Rine is the Executive Director of the North Coast Clinics Network (NCCN), a Northern California non-profit organization based in Eureka that is focused on improving access and health outcomes for rural residents living in the community. NCCN's membership consists of 3 regional Federally Qualified Health Center corporations serving over 62,000 individuals, 1 in 3 residents in the region, who access health care at one of the 13 health center locations throughout Humboldt, Del Norte and Trinity counties each year.

### **Kerry Hydash, Secretary**

#### ***Family Health Care Network // Visalia, CA***

Kerry Hydash has worked in healthcare for over 20 years. Most recently she was appointed as President & CEO of Family HealthCare Network on April 24, 2013 after serving four years with the organization as the Associate President & CEO and the Chief Human Resources Officer.

### **Paulo Soares, Treasurer**

#### ***Camarena Health // Madera, CA***

Paulo Soares was appointed Interim CEO of Camarena Health in 2010 and named permanent CEO in 2011. He first joined the organization in 2007 as Chief Operations Officer. Mr. Soares obtained his BS in Health Administration from California State University, Fresno in 2001 and his Master's degree in Health Administration from Chapman University in 2003. Mr. Soares provides leadership for the administration and management of the health care corporation, which in 2018 served over 42,000 patients for a total of nearly 215,000 patient visits. He has nearly 20 years of experience in healthcare administration, with the majority of his experience serving Section 330 health centers.

### **Susie Foster**

#### ***Hill Country Health and Wellness Center // Round Mountain, CA***

Susie Foster, a Board Certified Family Nurse Practitioner, has been treating patients at Hill Country Health and Wellness Center since August 2011 and has been the Chief Medical Officer since 2016. Before studying to be a Nurse Practitioner, Susie worked for 6 years as a Pediatric and Emergency Room nurse in Redding.

### **Constance Kirk**

#### ***Imperial Beach Community Clinic // Imperial Beach, CA***

Constance Kirk has been the Chief Executive Officer of the Imperial Beach Community Clinic since 1990. She holds a Master's Degree from The George Washington University in Washington, D.C. Under Ms. Kirk's leadership, the Health Center more than quadrupled in program offerings, medical staff, employee staff and overall revenue, and has expanded to two clinic sites.

### **Scott McFarland**

#### ***MCHC Health Centers // Ukiah, CA***

Scott McFarland serves as Chief Executive Officer of the Mendocino Community Health Centers (MCHC). Prior to that, he was President and CEO at Western Sierra Medical Clinic for 15 years and has more than 25 years of progressive healthcare administrative experience in both large and small Community Health Center (CHC) settings.

### **Erin Pak**

#### ***Kheir Clinic // Los Angeles, CA***

Erin Pak has been serving as the CEO of Kheir Center since 2004. A Federally Qualified Health center, Kheir also operates Adult Day Health Care centers and focuses on providing culturally and linguistically appropriate care to low income, underserved residents of Los Angeles. Kheir remains the only nonprofit health clinic in the nation that delivers all services in English, Spanish, Korean, and Bengali.

### **Jim Riebsomer**

#### ***Presbyterian Medical Services (retired) // Santa Fe, NM***

Jim Riebsomer was the CEO and President of Presbyterian Medical Services a large community health care center serving much of New Mexico for many years.

## ABOUT NORCAL GROUP

NORCAL Group, now part of ProAssurance, offers a full spectrum of medical professional liability insurance solutions to physicians and other healthcare providers.

*Members insured by NORCAL Insurance Company*

