

From: Nick Poole <Nick.Poole@nevadacountyca.gov>
Sent: Monday, December 19, 2022 1:22 PM
To: Ashleigh Koski <Ashleigh.Koski@nevadacountyca.gov>
Subject: RE: BH Insurance review - FY 23-24 Renewals

Hi Ashleigh,

I have reviewed the attached list of Behavioral health renewal contracts and the coverages proposed. I understand your team is still negotiating with the contractors; but appreciate your efforts to obtain additional coverages and/or higher limits where possible. The minimum coverages proposed are consistent what was requested from contractors last year. **These Behavioral Health renewal contracts are good to move forward in the process.**

v/r

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Behavioral Health FY 2023-24 Renewals - Insurance Guide

Jamie Maxwell

Callahan, Nancy dba Idea Consulting

- No SAM - (N/A for Services - Will not request)
- Carries \$1 million Cyber
- No WC (independent contractor)

Telelanguage

- No SAM (n/a)
- No Auto required but carries \$1 million (driving prohibited per contract, not part of scope of services)
- Carries \$3 million PL
- Carries \$500,000 Data Breach Defense
-

Lessley John - Consulting

- No SAM (N/A for Services - Will not request)
- No Cyber (N/A for Services - Will not request)
- No WC – (No employees and we have WC exemption letter on file)
- PL @ 1 million
- GL @ 1 million
- \$300,000 personal Auto

Behavioral Health FY 2023-24 Renewals - Insurance Guide

[Cindy Morgan](#)

[Conklin Jeff](#)

- No SAM
- No Cyber
- No Auto
- No WC (independent contractor)

[Environmental Alternatives](#) - mental health residential treatment: youth

- Fully Covered

[Ianni Katie Reinhardt](#)

- No SAM (Will not request)
- No Cyber (Low Risk- Will not request)
- PL @ 1 million
- No Auto

[Iris TelehealthMedical Group](#) (Thoman Milam, MD):

- No SAM
- No Auto
- No Cyber
- No GL
- No WC
- Carries \$1 million PL

[McNulty Linda](#) - Mental Health Services

- No Auto (N/A for Services - Will not request)
- No Cyber (Low Risk- Will not request)
- PL @ 1 million
- SAM – 25K
- No WC (Independent)

Sepko Shellee Ann LMFT dba What's Up Wellness - [Checkup](#)

- No Cyber (Low Risk- Will not request)
- Auto @ 300k bodily injury, 100k property damage
- No WC – (No employees -Will not request)
- Carries \$2 million PL

[Stanford Youth Solutions \(with BH\)](#) - Mental Health Services adoptive & guardianship

- Cyber @ 1 million
- Fully Covered (with SAM)

[Victor Community Support Services](#) - Mental Health Services -Wraparound & Therapeutic Behavior

- Fully Covered (with SAM & Cyber)

Behavioral Health FY 2023-24 Renewals - Insurance Guide

[Phebe Bell](#)

[Aboqe Coaching and Consulting Inc](#)

- GL @ \$1 million
- PL @ \$1 million
- No SAM
- No Cyber
- No WC (no employees)

[Homeless Resource Council of the Sierras](#)

- GL @ \$1 million
- PL @ \$1 million
- No WC (All volunteers?)

[Kings View Corporation](#) - SOFTWARE, SERVICES, AND MAINTENANCE

- Fully Covered
- PL @ \$1 million

Priva Kannall

Big Brothers Big Sisters - PEI PAL - Youth Mentoring

- PL \$1M
- No Cyber (N/A for Services - Will not request)

Bright Futures for Youth

- PL @ \$1 million
- Carries \$1 million D&O
- No Cyber

CalMHSA - North Valley Suicide Prevention Hotline

- No Insurance Collected

FREED Center for Independent Living - Friendly Visitor Program (home visits)

- SAM @ 500,000
- No Cyber
- PL @ \$1 million
- Carries \$400,000 Commercial Crime

NAMI Nevada County

- \$1 million GL
- No SAM
- No WC
- No PL
- \$1 million D&O

Nevada County Superintendent of Schools - Latino Outreach

- No SAM (N/A for Services - Will not request)
- No Cyber (N/A for Services - Will not request)
- Educators Liability @ 2 million
- Exhibit C language for schools (no tracking of documents required)

Nevada County Superintendent of Schools - MHSSA

- Exhibit C language for schools (no tracking of documents required)

O'Connell Research

- \$1 million PL
- No Auto
- No WC
- No Cyber

Behavioral Health FY 2023-24 Renewals - Insurance Guide

[Resource Development Associates \(RDA\)](#)

- No SAM (not required – no contact with clients)
- Auto not required (all work remote) but carries \$2 million “hired auto”
- No PL (not required per Priya due no client services) but carries \$3,000,000
- Carries Cyber

[Schwedner Alison](#)

- No SAM (no client contact per Phebe)
- Personal Auto \$250,000 limit – no driving per Phebe, can we delete Auto requirement?
- No WC
- \$1 million PL
- No Cyber

Sepko Shellee Ann LMFT dba What's Up Wellness [Trainings](#) & [Spectrum Project](#)

- No Cyber (Low Risk- Will not request)
- Auto @ 300k bodily injury, 100k property damage
- No WC – (No employees -Will not request)
- Carries \$2 million PL

[Sierra Family Medical Clinic - Outreach](#)

- PL @ 1 million
- Fully Covered

[Sierra Nevada Memorial Hospital Foundation - Home Visits](#)

- D & O @ 1 million
- No SAM – ok per Phebe last year
- No Cyber
- No PL

[SPIRIT - Empowerment Center – Operate Peer Center](#) & [ED CRISIS – Peer Support](#)

- SAM @ 500K
- No PL
- Carries \$1 million D&O
- No Cyber (N/A for Services - Will not request)

Jazmin Breaux

Alpha One – Transportation of Clients

- Fully Covered
- PL @ \$1 million

Boys and Girls Club of Lake Tahoe - prevention activities and programs outside of school

- No PL (has 1 million D & O)
- No Cyber (Will not request)

Crisis Intervention Services dba Sierra Community House

- No Cyber
- PL @ \$1 million

Gateway Mountain Center - treatment services

- Fully Covered

Tahoe Truckee Unified School District - Mental Health Services Agreement – Revenue

- Exhibit C language for schools (no tracking of documents required)

Tahoe Truckee Unified School District - Wellness Program Services

- Educators Liability @ 2 million
- No SAM (N/A for Services - Will not request)
- No Cyber (N/A for Services - Will not request)
- Exhibit C language for schools (no tracking of documents required)

[Cari Yardley](#)

[Adventist Health – St. Helena & Vallejo](#)

- Self-insured for \$1 million GL
- Self-insured for \$1 million PL
- Self-insured for WC
- No SAM
- No Cyber

[Auburn Counseling Services Inc - Phone Triage](#)

- SAM \$500,000
- PL @ 1 million
- Cyber @ 1 million

[Beresford-Howe Ramona](#)

- No SAM (N/A – Will not request)
- \$100,000 Auto
- No WC (independent contractor)
- Cyber - \$50,000 per occurrence, \$100,000 aggregate

[BHC Heritage Oaks dba Heritage Oaks Hospital](#)

- Fully covered (Self-insured GL \$3 million, PL \$5 million)
- Carries SAM & Cyber

[BHC Sierra Vista Hospital Inc dba Sierra Vista Hospital](#)

- Fully covered (Self-insured GL \$3 million, PL \$5 million)
- Carries SAM & Cyber

[California Psychiatric Transitions Inc - Mental Health Rehabilitation Center / Institute for Mental Disease](#)

- No Cyber

[Crestwood Behavioral Health - Residential Services](#)

- Fully Covered

Behavioral Health FY 2023-24 Renewals - Insurance Guide

Lang, Julie – Network Therapist

- GL @ \$1 million
- No SAM
- No Auto
- No WC (independent contractor)
- No Cyber
- PL @ \$1 million

Suzanne McMaster - Network therapist

- No SAM (Will not request)
- No Cyber (Low Risk- Will not request)
- PL @ \$1 million
- GL @ \$1 million
- Personal Auto (unknown limit, on request): may drive to provide services

Sierra Mental Wellness Group - Crisis Stabilization Unit

- Fully Covered
- PL @ \$1 million
- Cyber @ \$1 million

Turning Point - MHSA

- Fully covered with SAM and Cyber

[Kelly Miner – Gann](#)

[Ageis - Treatment](#)

- \$1 million GL required in previous contract but they carry \$1 million Umbrella so this could/should be changed to \$2 million as per County standard
- No SAM
- \$1 million PL (combined language for med mal/social worker)
- No Cyber

[Common Goals – Treatment](#)

- No SAM
- No Cyber
- PL \$1M

[Common Purpose](#)

- No Cyber
- No SAM
- PL @ \$1 million

[Granite Wellness Centers](#)

- Fully covered with SAM & Cyber
- \$1 million PL

[Midvalley Recovery Center Inc dba Pathways – Treatment](#)

- Fully covered (with SAM & Cyber)
- \$1 million PL
- \$1 million Dir Med Mal

[Recover Medical Group](#)

- SAM – note on cert states SAM “not specifically excluded on general liability policy”
- No Auto – all work is remote
- \$1 million PL (language combined in Exhibit C “medical malpractice and Social Worker...”
- Carries \$2 million Cyber

[Stevens Alinea M.D.- consultation](#)

- Self-insurance language added
- No insurance tracking per Exhibit C language

Behavioral Health FY 2023-24 Renewals - Insurance Guide

[McMaster, Suzanne](#) – Contingency Management

- \$1 million GL (approved per Phebe)
- \$1 million PL (approved per Phebe)
- No SAM
- No Cyber
- Personal Auto (unknown limit): may drive to provide services

[Brendan Phillips](#)

Hospitality House-[Homeless Outreach](#)

- PL @ \$1 million
- Fully covered (with SAM & Cyber)

[Nevada County Housing Development Corporation \(NCHDC\) - AMI - Coordinating services](#)

- PL @ \$1 million
- \$100,000 Commercial Crime
- Cyber @ \$1 million