

Bulletin 2025-1

To: Professional Liability Insurance Companies
From: Clark Shultz, Executive Director
Date: August 27, 2025
Subject: New surcharge rates effective January 1, 2026 through December 31, 2026

K.S.A. 40-3402 requires defined health care providers to obtain a base policy from an insurer of not less than \$500,000 per claim, subject to not less than a \$1,500,000 annual aggregate. This includes all new policies issued, and all policies renewed on and after January 1, 2022.

In addition, all defined health care providers are required to obtain coverage from the Health Care Stabilization Fund in the amount of \$500,000 single judgment or settlement, subject to a \$1,500,000 aggregate limitation.

The Board of Governors of the Health Care Stabilization Fund approved the following Surcharge Rate Table for defined health care providers effective January 1, 2026 through December 31, 2026. State law requires that "...such premium surcharge shall be based upon a rating classification system established by the board of governors which is reasonable, adequate and not unfairly discriminating," K.S.A. 40-3404(a). The surcharge changes adopted by the Board of Governors are based on the results of an actuarial study, which included analysis of loss experience among the 24 classification groups.

- A. HCSF Class Groups for Chiropractors, Nurse Anesthetists, Podiatrists, and Physicians:** Insurers are to identify the HCSF rate classification number for each health care provider based on profession and medical specialty. These are described in the Notice of Basic Coverage Instructions, which can be found on our website.
- B. Annual Surcharge Rate Table for Fund Class Groups 1 through 24:** Insurers must utilize the HCSF surcharge rate table appended to this bulletin for purposes of determining the surcharge payment for health care providers that have been issued basic professional liability insurance policies.

BOARD OF GOVERNORS

Health Care Stabilization Fund Surcharge Rates

(Effective January 1, 2026 – December 31, 2026)

Per Kansas Statutes Annotated 40-3404

\$500,000 per claim subject to \$1,500,000 annual aggregate limit

Fund Class Groups	General Description	Annual Surcharge
1	Physicians	\$436
2	Physicians	\$772
3	Physicians	\$ 1,337
4	Physicians	\$ 1,336
5	Physicians	\$ 1,739
6	Physicians	\$ 1,667
7	Physicians	\$ 1,337
8	Physicians	\$ 3,345
9	Physicians	\$ 3,678
10	Physicians	\$ 4,776
11	Physicians	\$ 10,924
12	Chiropractors	\$ 222
13	Nurse Anesthetists	\$ 366
14	Podiatrists	\$ 907
15	Availability Plan Insured	22.6 %
16	Business Entities	14.0 %
17	Medical Care Facilities	21.2 %
18	Community Mental Health Centers	15.0 %
19	Psychiatric Hospital	15.0 %
20	Residents in Training	15.0 %
21	Physicians Assistants	15.5 %
22	Nurse-Midwives	19.6 %
23	Assisted Living & Residential Health Care Facilities	15.3 %
24	Nursing Facilities	13.4 %

- * An additional 30% surcharge is required for Kansas resident health care providers with an active Missouri license.
- * The minimum surcharge for any category of health care provider for each period of compliance is \$200.