

Bulletin 2026-1

To: Professional Liability Insurance Companies
From: Clark Shultz, Executive Director
Date: August 27, 2026
Subject: New surcharge rates effective January 1, 2027 through December 31, 2027

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. In addition, all defined health care providers are required to obtain coverage from the Health Care Stabilization Fund in the amount of \$500,000 per 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, 2027 through December 31, 2027. 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.

The 2026 Kansas Legislature passed three bills that will add three new Class Groups effective January 1, 2028. The three groups include, certain optometrists (HB2223), certain pharmacists (HB2068), and advanced practice registered nurses (HB2509). The surcharge rates for these three class groups will be approved next year by the Board of Governors, and are not included in the attached Rate Table.

- 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.

Health Care Stabilization Fund Surcharge Rates

(Effective January 1, 2027 – December 31, 2027)

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	\$469
2	Physicians	\$764
3	Physicians	\$ 1,388
4	Physicians	\$ 1,347
5	Physicians	\$ 1,850
6	Physicians	\$ 1,707
7	Physicians	\$ 1,348
8	Physicians	\$ 3,539
9	Physicians	\$ 3,972
10	Physicians	\$ 5,254
11	Physicians	\$ 11,394
12	Chiropractors	\$ 226
13	Nurse Anesthetists	\$ 361
14	Podiatrists	\$ 917
15	Availability Plan Insured	23.5 %
16	Business Entities	14.3 %
17	Medical Care Facilities	23.7 %
18	Community Mental Health Centers	15.2 %
19	Psychiatric Hospital	15.5 %
20	Residents in Training	15.8 %
21	Physicians Assistants	16.2 %
22	Nurse-Midwives	20.9 %
23	Assisted Living & Residential Health Care Facilities	15.4 %
24	Nursing Facilities	13.2 %

- * 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.