Section N 8.08 of the Board of Nursing's Administrative Code provides that Advanced Practice Nurse Prescribers "shall maintain in effect malpractice insurance in an amount not less than the amount set forth in §. 655.23(4), Stats." With three exceptions, the rule requires that the applicant have individual professional liability coverage of $1,000,000 for each occurrence, and $3,000,000 for all occurrences in any one policy year.

The exceptions to the requirement for individual coverage are as follows:

(1) Where the Advanced Practice Nurse Prescriber practices as the employee of the state or of a governmental subdivision.

(2) Where the Advanced Practice Nurse Prescriber is covered under a group liability policy providing individual coverage for the nurse in the amounts set forth in Wis. Stat. § 655.23(4).

(3) Where the Advanced Practice Nurse Prescriber works under the direction and supervision of a physician or nurse anesthetist, and does not prescribe independently.

Applicants for certification as Advanced Practice Nurse Prescribers who have group malpractice coverage rather than an individual professional liability policy, must determine whether the policy provides individual coverage, or only shared coverage. If the policy provides only for shared coverage, and if the applicant intends to prescribe independently, the policy does not meet the requirements of Wis. Admin. Code N 8.08, and it will be necessary for your group practice to change your coverage to individual coverage in the amounts specified, either through amendment to the group policy, or by acquiring individual personal liability coverage in the amounts specified.