

# Free Clinic FTCA Coverage Comparison

	Good Samaritan Law (Immunity Law)	Private Malpractice Insurance	FTCA Coverage
Cost	\$	\$\$\$	Free
Unlimited Coverage (no \$ dollar caps)	✓ (If dismissed)	X	✓
Legal cost such as attorney fees*	X	Possible coverage	✓
United States is defendant, not free clinic individual(s)	X	X	✓
Coverage for allegations of simple negligence**	✓	✓	✓
Coverage for allegations for gross negligence**	X	Possible coverage	✓

\*For more information, see Free Clinic PIN 2011-02 and other tools at:  
<https://bphc.hrsa.gov/initiatives/ftca/policies-program-guidance>

\*\*For any questions about state specific laws, discuss with your own legal counsel.