



Advocacy | Education | Leadership | Collegiality | Member Perks

Update on Medical Liability Insurance Availability in Montana with Planned Departure by Curi

Montana physicians are experiencing an important shift in the medical liability insurance landscape with the sudden announcement of the planned exit from the Montana market by Curi Insurance on August 1, 2026.

MMA recognizes that this transition creates uncertainty for many practices and retired physicians who have UMIA Insurance, Inc. and MMIC Insurance, Inc. policies. UMIA/Curi has been a valued partner to physicians, providing stable coverage and a strong understanding of the unique challenges of practicing medicine in Montana.

MMA is committed to assist its members navigate this change, get answers to questions and secure the necessary coverage. “We are disappointed to see a long-standing medical liability carrier leave Montana. Their presence contributed to stability in a challenging market, and their departure is a reminder that continued attention to Montana’s liability environment is essential to maintaining access to care,” stated Jean Branscum, MMA CEO.

Physicians are receiving notices in April that Curi Insurance will exit the Montana market effective August 1, 2026. The notice stated that practices and facilities with UMIA Insurance, Inc. and MMIC Insurance, Inc. policies will not have those policies renewed as of the next renewal date, if your current policy term expires August 1 or later.

Coverage Options Available to Montana Physicians

Physicians should know that viable, reputable coverage options remain available. MMA reached out to other valued partners actively writing policies in the state who indicate a willingness to partner with physicians to avoid disruption in coverage. While MMA does not endorse any carriers, MMA has appreciated a partnership with several established carriers who continue to write policies in Montana, including:

- [Copic](#)
- [Mutual Insurance Company of Arizona \(MICA\)](#)
- [The Doctors Company](#)

These organizations have experience serving physicians in Western states and offer a range of coverage options depending on specialty, practice size, and risk profile. Additional information can be found below.

MMA encourages members to begin discussions early with brokers or carriers to ensure continuity of coverage and to evaluate the best fit for their individual practice needs.

A Broader Issue: Stability Requires Ongoing Action

The departure of a carrier underscores a broader reality: **a stable and competitive medical liability insurance market does not happen by accident.**

Montana has made meaningful progress through prior tort reforms, which have helped moderate risk and maintain access to coverage. This includes successful passage of legislation in 2025 to modernize laws related to the noneconomic damages cap. However, continued vigilance is necessary.

“A strong and stable liability environment is directly tied to patient access to care. Montana must remain committed to thoughtful, balanced tort reform to ensure physicians can continue to practice—and patients can continue to receive care—across our state, especially in rural and frontier communities,” stated Dr. Nicole Clark, M.D., MMA Legislation, Legal, and Legislative Affairs Committee Chair.

The Montana Medical Association will continue to monitor insurance market conditions, engage with policymakers on liability and tort reform issues and advocate for policies that support a stable practice environment.

If you need assistance navigating coverage options or identifying contacts, MMA is available to help connect you with resources.

MMA membership matters and provides the resources needed to actively engage and advocate on issues impacting physician practices and how you deliver patient care. Join MMA at [MMA Membership](#)

AM Best Downgrades Credit Ratings of Curi Insurance Group’s Members; Places Credit Ratings Under Review With Negative Implications

Best’s News & Research Service (4/9) The ratings reflect Curi’s balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, neutral business profile and appropriate enterprise risk management.

The FSR of A- (Excellent) and the Long-Term ICRs of “a-” (Excellent) have been placed under review with negative implications for the following members of Curi Insurance Group: [Learn more](#)

The Doctors Company



The Doctors Company
TDCGROUP

• [Overview](#) • [Financial Facts](#) • [Tribute Awards](#)

For more information or to get a quote, contact Megan Barrett
at mbarrett@thedoctors.com, or 512.275.1861

Copic



• [Overview](#) • [Considerations](#) • [Coverage Area](#)

If you're ready to learn more about Copic's commitment to you and the depth of our coverage, we're here to talk—and to listen. Call your agent or call us at (720) 858-6199 or visit www.copic.com.

MICA



• [Overview](#) • [Why MICA](#) • [Benefits](#)

Call 877-215-6422 to get a quote and apply for coverage
or visit our website www.mica-insurance.com to learn more

Congressional Candidate Forums on Healthcare



Get informed. Get engaged. Vote Smart.

The Montana Medical Association invites physicians to hear directly from candidates running for District 1 and 2 of U.S. House and the U.S. Senate at Candidate Forums in April and May.

MMA is hosting the forums ahead of the June Primary Elections to ensure physicians know the candidates' views on health care and candidates become informed on health care policy.

Montana races have attracted numerous candidates and national interest with the surprise announcements from Senator Daines and Representative Zinke that they

would not see re-election. U.S. Representative Troy Downing for District 2 remains the only incumbent running for another term.

Schedule, 6:00pm-8:15pm

April 29 and 30 District 1 U.S. House

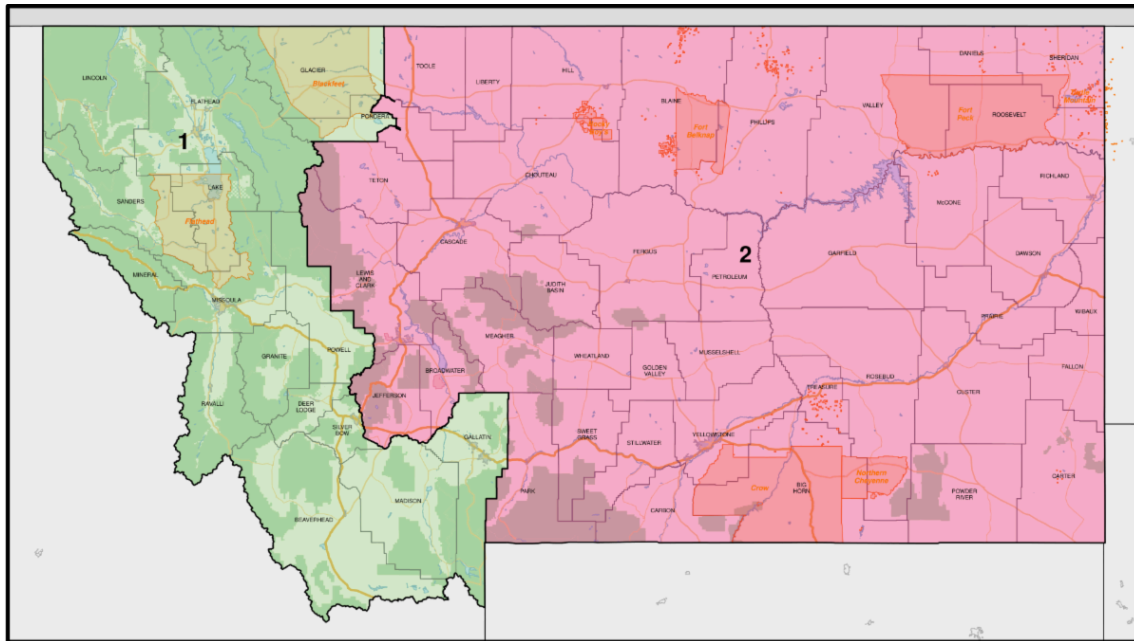
May 5 District 2 U.S. House

May 13 and 14 U.S. Senate

Register to attend all or select panels. The U.S. House District Map below can assist in identifying your House District.

These will be online forums through ZOOM.

[Register Here](#)



Your Care is at Our Core

**Physicians are Patients' Strongest Allies
in Health: Every Step of the Way**

Montana Medical Association has joined other state medical associations to launch a campaign to elevate physician's reputations, fight legislative battles, and amplify the patient-physician relationship.

**YOUR CARE IS
AT OUR CORE**
Montana's Physicians

In recent years physicians have faced reputational challenges brought on by broader frustrations with the healthcare system. Recognizing the need to better understand and address these challenges, the American Medical Association's Advocacy Resource Center conducted extensive opinion research and found that Americans

want to see more of their physicians. 89% of national voters agree that the doctor-patient relationship is central to health care – but structural factors have habituated them to the idea that physicians are hard to schedule and that they are forced to spend too little time with them. As a result, Your Care is at Our Core was developed directly from these research findings and was created to elevate the message of what drives physicians: trust, empathy, compassion, and time caring and fighting for their patients. Since its launch in January 2024, more than half of state medical associations have chosen to participate in Your Care is at Our Core, including us. Learn more: <https://www.mmaoffice.org/your-care-is-at-our-core/>
Share your story: [Your Care is at our Core: Gathering Physician Stories](#)

*If you are interested in sharing a testimonial to be posted on our social media platforms, please contact **Lexie Gleasman** lexie@mmaoffice.org*

MEMBERSHIPS DUES & RENEWALS

2026 Membership: Renew Your MMA Membership

As the recognized voice of the medical profession in Montana for more than 147 years, the Montana Medical Association and local medical societies have represented Montana's physicians with a keen understanding of unique challenges facing our medical professionals. The ever-changing health care landscape is a reality and the Montana Medical Association is prepared to keep pace with those changing realities.

What we do together, no one physician can do alone. Your membership makes a difference in strengthening the physician's voice, shaping the changing health care landscape, and advancing ambitious clinical and educational initiatives that empowers physicians and positively impacts patient care and the practice of medicine in Montana.

Have an impact through your support of the MMA where the physician voice is unified, patient centered policies are amplified, and capacity can grow to advance medical science. You can easily join or renew now below, or call (406) 443-4000.

BUY YOUR MMA MEMBERSHIP

Managing a complex mental health case? Let's talk.

Get free psychiatric consults for Montana clinicians treating pregnant/postpartum patients or youth 0-21.

Call 844-406-8725 for a consult.



ADVOCACY REMINDERS

You can view our VoterVoice at any time to see what issues we are promoting at this [link](#).

If you wish to testify or help with advocacy efforts, please contact Jean Branscum at jean@mmaoffice.org, and we can help coordinate. Additionally, check out our Legislative Advocacy Training video taught by SetPoint Media founder Tara Jensen, which can be viewed [here](#) with your MMA login.

Calendar of Upcoming Events

April 13, 2026	PCMT Town Hall - Provider TA Kickoff	Registration Link
April 15, 2026	Lifestyle Approaches to Promote Brain Health and Maintain Cognition	Registration Link
May 18-20, 2026	AMN 2026 Addiction Medicine Network and Pain Conference	Butte Copper King Convention Center Registration link

If you would like your event listed, please email the name, date, and a way to find more information to mma@mmaoffice.org.

MMA Member Perks

Gohagan & Company Travel Offers

Embark on an exhilarating European adventure steeped in storied history, grand architecture and breathtaking scenery on this fabulous 12-day, 11-night itinerary featuring a deluxe river cruise plus an unforgettable Swiss getaway. Discover the timeless beauty of the Rhine and Moselle as you wind past storybook towns, terraced vineyards and forested hills crowned by castles. Marvel at the sweeping grandeur of the Alps and Lake Geneva.





**GOHAGAN
& COMPANY**

ON-DEMAND VIRTUAL DEA MATE ACT Requirements Course

DECERA CLINICAL Education *Comprehensive DEA-Compliant CME/CE Course* **MMA**
MONTANA MEDICAL ASSOCIATION

IS YOUR DEA CERTIFICATE UP FOR RENEWAL?

Complete Mandatory Renewal Requirements in 1 Day!

Don't forget that Montana Medical Association members can receive a discount on training requirements under the MATE ACT regulations. Members can register for on-demand online courses or live webinars [here](#). Be sure to use discount codes to save \$100 at checkout for either on-demand online courses (code: MMAWEB100) or live online courses (code: MMA100).

30% Member Discount on Online Training!

[Click Here for more information](#)

Telehealth, Secure Messaging, and More

Backline is an award-winning secure messaging and clinical communication platform that connects all of the stakeholders in a patient's journey.

Connect with patients in virtual visits and share information between your staff, family members, caretakers, and outside providers in real-time—all in a convenient, HIPAA-compliant solution.

Keep your patients engaged and your team in sync with Backline.

We Endorse Telehealth
for Our Members

[Register Today!](#)



FREE PRESCRIPTION
DISCOUNT DRUG CARD



CLICK HERE
to get your **FREE** card!

Montana Rx Card

This program is being provided to you to distribute to your patients to help lower their prescription drug costs. Simply distribute the FREE Prescription Drug Card below and your patients can save up to 75% (discounts average roughly 30%) at more than 68,000 national and regional pharmacies. This card can be used as a primary plan and/or it can be used on prescriptions not covered by other plans. This program also includes other value-added programs, which will be listed on the card. This card is pre-activated and can be used immediately.

Follow Us On Social Media!

Stay up to date with Association events and initiatives by following us on [Facebook](#), [Instagram](#) and [LinkedIn](#)

Montana Medical Association | 2021 Eleventh Avenue, Suite 1 | Helena, MT 59601 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!