

Case Study: Compliance Meets Affordability

How Medical Forefronts, Inc. Secured Cyber Coverage Through a Risk Purchasing Group

Executive Summary

Medical Forefronts, Inc., a five-person specialty medical practice, manages sensitive patient data daily but had no cybersecurity policies, Multi-Factor Authentication (MFA), or staff training in place. They were denied cyber insurance by multiple carriers due to lacking baseline controls. By joining a **Risk Purchasing Group (RPG)**, they were able to secure a **\$250,000 cyber insurance policy**, receive guidance to improve security practices, and avoid the high cost and complexity of standalone cyber insurance.

The Challenge

Medical Forefronts faced growing cyber risk and limited options:

- Cloud-based patient data with no MFA or encryption
- No staff cybersecurity training or breach response plan
- Declined by traditional cyber insurers due to lack of controls
- No internal IT team or budget for consultants

Healthcare Cyber Risk by the Numbers:

- 93% of healthcare providers report breaches
 - \$408 = average cost per breached patient record
 - HIPAA fines often exceed \$50,000 per violation
 - 70% of small healthcare practices lack dedicated cyber coverage
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The Solution: Risk Purchasing Group (RPG) Access

By joining a cyber RPG tailored to small medical practices, Medical Forefronts gained:

- Access to **\$250,000 in cyber insurance coverage**
- Coverage for ransomware, data breaches, regulatory defense, and HIPAA support
- No requirement for MFA or internal policies to qualify
- Resources for staff phishing training and guidance on securing cloud access
- Breach response and regulatory support included

Coverage was added under the master policy during the month the program was offered, with premiums paid monthly.

Key Benefits for Medical Forefronts, Inc.

Feature	Benefit
Cyber Insurance Limit	\$250,000 covering data breaches, ransomware, and regulatory defense
No Controls Required to Start	Enrolled without needing MFA or existing security policies
Affordable Monthly Premiums	40% savings vs traditional standalone cyber coverage
Practical Risk Guidance	Training, MFA setup help, and basic internal control support
Regulatory Support	HIPAA-related breach and legal guidance available if needed

The Outcome

- Enrolled and covered through the RPG the month they joined
- Employees completed phishing training in the first 30 days
- MFA and backup protocols implemented within the first two months
- Gained access to 24/7 cyber and regulatory incident response
- Saved **\$1,850 annually** compared to individual market options

Quote from Dr. Elena Foster, Co-Owner of Medical Forefronts, Inc.

“We were blocked at every turn trying to get cyber insurance. This program got us covered and helped us move forward without needing a security expert on staff.”

Conclusion

For small healthcare practices like Medical Forefronts, cyber insurance can feel out of reach. This RPG made it accessible, affordable, and supportive—with monthly payments, easy enrollment, and tools to improve over time. Now, they’re better protected and more resilient against the evolving threat landscape.

