

The PSW shortage in long-term care facilities and Professional Liability insurance concerns

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Personal Support Workers (PSWs) are on the front lines of care, serving approximately 80,000 long-term care residents in Ontario. (1) But working conditions in long-term care facilities and homes across the province are worsening, leading to low morale among staff, and worsening living conditions for residents.

According to a report from the Ontario Health Coalition, long-term care facilities are urgently short on PSWs, and this shortage is largely attributed to lower wages, fewer benefits, and scheduling problems. (2) This means that many PSWs find themselves overworked and, as a result, more vulnerable to being sued for accidents, health problems, and other unfortunate incidents involving their patients.

Liability Hazards on the Job

The current crisis in senior care workers is a vicious cycle. A shortage of PSWs puts more burden on the shoulders of nursing staff, volunteers, and family members. When long-term care facilities work short-staffed, this leaves inadequate time for even basic levels of care for residents. As dedicated and compassionate as staff members can be, shortages will mean that baths are skipped, care is rushed, toileting is neglected, and residents feel like they are a burden on their care providers. (2)

In environments where quality of care is compromised, PSWs acting as independent contractors and senior care operators risk facing a lawsuit for any negative outcomes with their patients. Here are just a few of the risk factors associated with staffing issues:

- Short-staffed long-term care facilities create poor living and working conditions, which contributes to a negative reputation of PSWs in the public eye. (2)

- Poor pay, subpar working conditions, and high management turnover combined with increasing patient acuity puts the care and safety of PSWs and residents at risk.
- According to the Ministry of Health data, care levels have dropped to their lowest levels of the decade, despite the increases in levels of resident acuity. (2) This means that PSWs are dealing with a cohort of patients whose needs are becoming more serious and complex.

MedThree insurance supports PSWs. Our Professional Liability policy for non-regulated healthcare practitioners gives PSWs the professional protection they need in the face of the changing landscape of elderly care.

Protecting a Vital Health Care Provider

MedThree underwriters are specialists in healthcare, covering hard-to-place risks for regulated and non-regulated professionals in the senior care sector. We offer PSWs full professional liability coverage, plus voluntary/mandatory structured solutions for Association Programs, and coverage for any clinical or office needs.

Coverage overview:

- Medical Malpractice
- Professional and General liability (combined form)
- Clinic, office, and facility package policies (property, boiler, crime)
- Cyber/Privacy Liability (first party expense reimbursement and third party liability)
- Legal Expense Insurance (Regulatory and Commercial)

The MedThree Advantage

Brokers who work with MedThree benefit from our time-saving submission platform, an online tool that manages the entire policy from application to document issuance. This means brokers can efficiently administer high-volume, low-cost policies without any paperwork, so they can concentrate on more complex policies.

With our online platform, the insured can purchase insurance at any time to receive instant coverage and documentation straight to their inbox.

For more information about our policy features, visit [our website](#).

Like any insurance policy, not all risks are covered, and it is important to review the policy. Content is current as of the date of broadcast and is subject to change without notice.

Sources:

1. https://www.unifor.org/sites/default/files/documents/document/final_psw_report.pdf
2. <https://www.cbc.ca/news/canada/sudbury/psw-shortage-government-staffing-strategy-1.5472232>