

Home Care is Evolving. Our Coverage Does Too.

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As a solution to many of the challenges facing our health system, such as excessive wait times for placements and procedures, pressure on emergency departments, inappropriate use of hospital beds, and a shortage of long-term care beds, home nursing can allow individuals to live independently and with dignity.

A key component of Canada's health care system, home care has the potential to affect all Canadians. In their lifetimes, many Canadians will find themselves on either the giving or receiving end of home care. In light of the increasing number of people receiving care in their homes, the issue has become a national concern.

This shift is the result of four main reasons:

1. Most people prefer to receive care at home.
2. Chronic disease rates are rising in Canada as the population ages.
3. Today's technology makes it possible to provide more care at home.
4. The government is trying to contain its health care budgets, and home health care is generally perceived as a lower-cost option. (1)

Understanding home and community care

Although we often think of home care as being provided mainly to seniors, in reality, home care serves a much broader range of patients - including children. Its goals are:

- Maintain or improve people's health and quality of life,
- Ensure people remain as independent as possible,
- Support families in dealing with the care needs of a family member,
- Help people stay at home or return home and receive the treatment, rehabilitation, or palliative care they need, and
- Support informal/family caregivers.

As part of home and community care, a variety of health care professionals, non-regulated workers, volunteers, friends, and family members are involved. Services delivered in the home can help people with minor health problems and disabilities as well as those who need intensive and sophisticated services and equipment. Home care services may include:

- Nursing,
- Assisting with bathing, dressing, and feeding,
- Physiotherapy,
- Occupational therapy,
- Speech therapy,
- Social work,
- Dietitian services,
- Homemaking, and
- Respite services

Several other community services, such as day programs for people with Alzheimer's disease, Meals on Wheels, and friendly visitor programs, contribute to maintaining or improving the health of Canadians.

Unlike hospital and physician services, home care is not covered by the Canada Health Act. Most home and community care services in Canada are provided by provincial, territorial, and municipal governments. The federal government provides assistance through transfer payments, as well as home care services to members of the armed forces, RCMP, federal inmates, and eligible veterans. Research and policy analysis on home and community care are ongoing and continually updated across Canada.

3 Common Types of Home Care Liability

Injury

Any industry must take special precautions to avoid on-the-job injuries and illnesses, especially with residents with existing medical conditions or compromised immune systems.

The risk of injuries to patients is just as high, and it could pose more challenges to the insurer as employee injuries are likely to be covered by workers' compensation.

In 2015, the Bureau of Labor Statistics reported 28,600 non-fatal workplace injuries in the home health care sector, with caregivers slipping on loose carpeting one of the most common causes of injury. (1)

Depending on the incident in question and whether it can be linked to negligence on the part of the employee, the agency might find itself in trouble without the correct professional liability or errors and omissions coverage. Home health care workers must be properly trained and supervised and agency employees must thoroughly inspect the home environment to make sure there are no safety hazards.

Employee Theft

Another prominent risk in the home healthcare industry is employee theft, which is one of the most common claims reported to carriers. Theft claims tend to be smaller than other types of claims, but they are still very common. A client can be physically robbed or have their funds embezzled or instructed to give them items or money.

In order to reduce the incidence of these activities, home health agencies need to implement stringent anti-theft measures and supervise their employees closely.

Data Breach

Technological liabilities is a third category that has grown in popularity in recent years. With increased technology and greater digitization of work and everyday life, cyber liabilities are increasing. A healthcare facility's large amount of network-based equipment and the confidential patient information it stores make it particularly vulnerable to network breaches.

Although home health agencies are less likely to be breached than large hospitals, the possibility still exists, and a data breach could lead to the organization being charged with a HIPAA violation. Aside from securing their physical devices from theft or damage, these agencies should have cyber liability insurance to prevent breaches from compromising their agency and their patients.

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Sources:

1. https://www.healthcarecan.ca/wp-content/themes/camyno/assets/document/PolicyDocs/2009/External/EN/HomeCareCanada_Margins_Mainstream_EN.pdf