

Respiratory Therapists Can Breathe Easier With MedThree's PL Insurance

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The nature of the roles and responsibilities of respiratory therapists (RTs) has evolved over a relatively short period of time. RTs are getting more of the patient load, and as a result, do more of what a doctor or nurse might have been responsible for in the past. Meanwhile, this profession requires highly specialized and essential knowledge and skills. RTs need good judgement and an ability to maintain composure in critical medical situations.

RTs are vital members of the healthcare team. They are responsible for the safe and effective mechanical and manual ventilation of acutely and chronically ill patients in hospital and home care settings. RTs can work in various settings, from ICUs and neonatal nurseries to ERs to general wards. It is even possible for an RT to work in all of these areas!

The Respiratory Therapy Market In Canada

RTs are regulated healthcare professionals. They provide essential and highly specialized care, in a wide variety of settings and roles, and for patients at every stage of life. Their duties may include, but are not limited to:

- Educate patients on how to take medications and use equipment, such as ventilators
- Provide airway and breathing support in the ICUs, ERs, and ORs
- Interview and examine patients with breathing or cardiopulmonary disorders
- Consult with physicians to develop patient treatment plans
- Perform diagnostic tests, such as measuring lung capacity
- Treat patients by using a variety of methods, including chest physiotherapy and aerosol medications.
- Monitor and record patients' progress

Already, the impact of chronic respiratory disease is significant in Canada. For example, about 3.8 million people live with asthma, and 2 million live with COPD. Today, approximately 12,000 RTs are working on the frontlines of the COVID-19 pandemic. (1)

According to the Canadian Society of Respiratory Therapists, there may be retired RTs being called back to aid in combatting the COVID-19 crisis. (2)

8 Examples Of Liability Exposures

It is important to ensure RTs are well protected with liability insurance in light of such considerable responsibility. This enables patients/clients to have adequate financial compensation should harm occur as a result of an error, omission, or negligent act.

Even with best practices and strict protocols, errors and negligence can still occur. Regardless, RTs will still need to have legal and financial support should a patient/client make a claim against them.

Liability insurance protects both Respiratory Therapists and the public they serve. Here are some common examples of liability exposures:

1. Failure to promptly intubate when a patient needed help breathing due to:
 - Respiratory failure
 - A patient developing internal bleeding in their neck. If the area of blood pooling gets big enough, it can push on the upper airway (and nerves and blood vessels), resulting in airway loss.
2. Failure to adequately assess. For example, this could occur if the RT fails to appreciate the impact of patient physiology (e.g. hypoxia, hypotension, acidosis) on time for airway management. As a result, they might either rush to remove an extraglottic device or fail to insert one.
3. Failure to act or respond promptly to distressed or poor vital signs
4. Failure to monitor a patient adequately.
5. Failure to place ET (endotracheal) tube correctly
6. Failure to use the correct equipment (i.e. pediatric-sized ET tube)
7. Premature removal of an ET tube
8. If an error was made when adjusting oxygen and it caused brain damage or death, a claim may be made by the family.

For claims arising from negligence, errors, or omissions, RTs need adequate Professional Liability. MedThree Insurance offers [tailored coverage](#) for Respiratory Therapists and other regulated healthcare professionals.

The MedThree Advantage

Working with MedThree means brokers can save time on the submission process. MedThree's online technical platform instantly manages the entire policy, from application to document issuance. This means brokers can administer high-volume (slot-rated), low-cost policies efficiently and cut out virtually all of the paperwork.

Our platform also benefits the insured because it allows them to purchase insurance at any time online. Once they apply, they will receive instant coverage and documentation right to their inbox.

MedThree's coverage options for regulated practitioners make it easy for brokers to find the right policy for their healthcare clients. Visit our [website](#) to get started or for more information.

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Sources:

1. <https://www.csrt.com/wp-content/uploads/Media-Release-CSRT-COVID-25-03-20-v2.pdf>
2. <https://www.csrt.com/csrt-novel-coronavirus-resources/>