

PSWs: New Need For PL Insurance As PSW Demand Spikes

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In December of 2020, the government of Canada announced that it would be issuing funds to train 4,000 personal support worker interns to meet shortages in the wake of COVID-19. (1) Currently there are 500,000 of these healthcare workers in Canada, providing the daily necessary care that sustains society's most vulnerable - administering bedside and personal care to clients; helping them move, bathe, groom, take their medications, and change their clothes and non-sterile dressings; and preparing meals and helping with housekeeping. Though this profession gets relatively little recognition, the role of a PSW is diverse and precarious.

PSWs are essential to Canada's healthcare system, and during a time where they face overwork and burnout, it's crucial that they're protected adequately. They need the safeguards and oversight afforded to other healthcare workers - not just to protect the healthcare workers, but also their patients and to support community wellbeing. As a specialist insurer for this sector, MedThree can provide the coverage that PSWs need, as well as industry expertise and access to legal counsel.

A Demanding Profession That Needs Protection

PSWs are a non-regulated profession, which poses some liability risks to professionals in this sector. In particular, becoming a PSW does not require a formal system of education or licensing, and lacks formal governance. In addition, this sector lacks permanent standardization of pay and equal access to benefits.

PSWs often work overtime hours in challenging work conditions at long-term care homes. As a result of these barriers, PSWs are said to be 600 percent more likely to be injured than a police officer or firefighter. (2)

The pandemic has shed light on the need for changes in this sector, including saner work hours, better pay relative to workload, and more job stability. In October 2020, the provincial governments in Quebec, Ontario, and British Columbia announced plans for wage increases and/or recruitment targets to meet the demands of long-term care homes. (3)

From a liability perspective, tough working conditions and high stress increase the risks of negligence, errors, bodily injury, and allegations of harm against the PSW that could result in a costly lawsuit. For example:

- A PSW working multiple jobs at different locations across the city gets their patients' medications mixed up and accidentally gives a patient the wrong dosage, resulting in harm to the patient.

- While physically carrying a patient to the bathtub, the PSW slips and drops the patient, causing injury that then requires medical fees and decreased mobility.
- A PSW at a short staffed long-term care facility is accused of neglect by angry family members, alleging skipped baths, undressed wounds, and rushed care.

The MedThree Advantage

MedThree underwriters are healthcare specialists, covering hard-to-place risks for non-regulated professionals in the long-term 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)

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.

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Sources:

1. <https://www.canada.ca/en/employment-social-development/news/2020/12/government-of-canada-announces-funding-to-train-4000-personal-support-worker-interns-support-sector.html>
2. <https://www.thestar.com/news/gta/2020/04/30/until-covid-19-hit-psws-received-almost-no-recognition-thats-changed.html>
3. <https://www.cbc.ca/radio/thecurrent/the-current-for-oct-5-2020-1.5750419/care-that-is-necessary-for-life-personal-support-workers-need-full-time-regulated-work-experts-say-1.5750574>