

Addressing the Exposures of Today's PSWs in Long-Term Care

June 9, 2021

PSWs and Long-Term Care Facilities have faced many challenges with the increased demand for their services in the wake of the COVID-19 pandemic. These challenges have sparked a need for new innovations to resolve these challenges, and specialist insurance coverage to protect healthcare providers in an increasingly litigious environment.

There are two kinds of long-term care: custodial and skilled.

Custodial Care refers to the non-medical care that is provided by non-licensed caregivers, in the form of providing assistance in performing activities of daily living. Examples of this care include assistance with walking, getting in and out of the bed, bathing, dressing, using the toilet, feeding, and supervision of medication. This care is performed in or out of a facility.

Skilled Care refers to any medically necessary care that can only be provided by or under the supervision of a licensed medical worker, which can include PT and OT, IV medication administration, catheter care, wound care, and other forms of treatment.

A long-term care facility (LTC facility) is broadly defined as any facility where a group of residents is provided with the custodial and/or skilled care they require. There are two types of LTC facilities: assisted living facilities and nursing homes.

- **Assisted Living Facilities (ALF)** are facilities that provide assistance-based, that is in-house and social in nature. Though care is primarily custodial, they do have access to skilled care like PT's, OT's, physicians, and nurses.
- **Nursing Homes** are primarily intended for elderly people that do not necessarily need to be in a hospital but do require daily medical and personal care in a clinical setting. This necessitates some amount of daily skilled care as well as custodial care.

The Impact of COVID-19 on Long-term Care Facilities

The pandemic has amplified and brought to the surface some serious issues with many long-term care facilities. In some cases, this has resulted in extremely expensive lawsuits. One example is a class-action lawsuit levied against a Montreal-area LTC facility. The settlement reach is \$5.5-million. (1)

Serious efforts are now underway to resolve these problems, including a new useful technological tool for insurance carriers. According to Canadian Underwriter, “by increasing the monitoring of hand hygiene, some hospitals have reported up to a 300% increase in compliance with infection prevention and control (IPAC) protocols, according to executives at Seguro Insight.” (2)

The Most Current Exposures Facing PSWs

Some potential risks for these facilities include:

- **Difficult working conditions, low pay, and high-stress working conditions** for PSWs can increase the risk of negligence, errors, and bodily injury. This is true both for residents and PSWs which presents a risk for the LTC facility.
- **Staff shortages:** If a facility is short-staffed it may lead to neglect like skipped baths, undressed wounds, and bed-sores from the resident not being turned enough.
- **Bodily Injury:** If a PSW slips while taking a resident to a bathing area, this could injure both the resident and the PSW.

The MedThree Advantage

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for PSWs and health care professionals in long-term care facilities. Our healthcare practitioners’ coverage options make it easy for brokers to find the right policy for their healthcare clients. Visit our website to get started or for more information at <https://medthreeinsurance.com/>

Content is current as of the date of broadcast and is subject to change without notice.

Sources

1. <https://www.canadianunderwriter.ca/insurance/families-reach-5-5-million-settlement-in-lawsuit-against-quebec-long-term-care-home-1004205966/>
2. <https://www.canadianunderwriter.ca/insurance/underwriting-long-term-care-transforming-liability-into-opportunity-1004200892/>