

Top 3 Areas of Potential Liability for First Responders, Paramedics, and EMTs

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Wildfires, COVID-19, and the opioid crisis are prompting union representatives to seek assistance in order to avoid burnout in the field of paramedics, emergency medical technicians, and first responders.

Paramedics in Alberta are experiencing a shortage of ambulances and compounding issues with the provincial EMS system, which continues to see response times decrease drastically. (1) Record numbers of red alerts have been reported in Calgary alone, meaning there were no ambulances available to respond to an emergency within its city limits. (1) EMS systems across this province were taken over by Alberta Health Services (AHS) over a decade ago, which led to reducing the number of ambulances across the province.

First responders face litigation risks if something goes wrong due to a shortage of staff under an escalating number of emergency calls.

For brokers, this is a great opportunity to offer peace of mind to paramedics, EMTs, and other first responders. With MedThree's expertise in this sector of healthcare, brokers can provide their clients with the best possible coverage.

A knowledgeable broker can help paramedics and first responders understand their responsibilities and exposures and tailor an insurance policy to fit their needs.

3 Common Areas of Potential Liability for First Responders

It is an incredibly delicate balance that EMTs, paramedics, and first responders must maintain in order to save and protect lives. First responders have a duty not only to patients but also to patients' families, coworkers, and the community at large. In addition to driving the ambulance safely, making sure it is maintained properly, and keeping the supplies stocked, they are also responsible for how the ambulance is maintained.

Among their responsibilities, they are also required to follow local protocols and procedures. As both on-duty and off-duty paramedics, paramedics are bound by multiple laws and regulations. There are a number of regulations they need to fully understand, as well as comply with.

Here are some of the major areas of responsibility and liability for these first responders.

1. Drug Condition and Administration

Before administering any drug, paramedics are required to check it. A paramedic could be held partially responsible for causing a patient's hospitalization if they forget and administer a drug six months after the expiration date. Medical expenses and lost wages are potential damages here.

2. Poor Patient Outcomes

In situations where it is unclear who is responsible for harm done, paramedics may be liable. For instance, let's say a person suffers a neck injury that restricts the flow of blood to the brain. The spouse calls 911, and paramedics arrive in an ambulance to transport the patient to the hospital for emergency surgery.

Consider, however, a scenario in which the ambulance takes unusually long to arrive and therefore surgery begins almost an hour after the onset of the problem. The patient survives, however, but suffers severe brain damage. The patient is likely to have made a full recovery if the surgery had been performed within 20 minutes of the 911 call.

Injured patients may be able to claim that a paramedic breached their duty of care by negatively impacting their condition.

In another alternative, since the case involves not only the paramedics but also the ambulance service, the hospital, and the 911 response team, the patient might choose to file a lawsuit against all parties involved, and the paramedics would have to defend themselves.

3. Negligence Claims

In cases in which the negligence of first responders directly results in the worsening of a patient's condition or injury, they can also be held liable. The paramedic may end up in court for defending themselves, even if they weren't fully at fault for the injuries.

The MedThree Advantage

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for first responders, paramedics, EMTs, and other professionals in healthcare. Our coverage options make it easy for brokers to

find the right policy for their healthcare clients. To learn more, visit us at <http://www.medthreeinsurance.com>

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

Sources:

1. <https://calgary.ctvnews.ca/pushed-to-the-limit-alberta-first-responders-experience-shortage-of-ambulances-long-delays-and-burnout-1.5527035>