

## Insurance for Rehabilitation Facilities

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The need for robust rehabilitation centers across the country is well-recognized. In Ontario alone, over 82,400 individuals accessed publicly-funded substance use treatment services in 2014 and 2015. More than 90 percent of Canadians in recovery from substance abuse used 12-step mutual support groups, and 61 percent used residential addiction treatment programs. Around 17 percent of Canadians in recovery said that there was no barrier to them starting their recovery process. (1)

Rehabilitation clinics are complex environments that deal with patients' pre-existing conditions. As such, these types of clinics have a higher potential for patient injuries than most. To raise the stakes, when healthcare workers are under increasing pressure to treat more patients, their professional liability risks also increase. Having rehab clinic insurance can protect you and your clinic from liability exposures, including errors, oversights, baseless malpractice allegations and more.

### Key Stats on Drug Use and Addiction in Canada

Drug use is an ongoing problem in many countries and Canada is no exception. The opioid epidemic has dramatically increased hospitalizations and deaths in Canada and is considered a crisis by 24 percent of Canadians, while at least 46 percent view it as a serious problem. (1)

More than half of Canadians report using an illicit drug at some point in their lifetime, with cannabis being the most popular, followed by hallucinogens, cocaine/crack, and ecstasy.

The majority of drug-related deaths in Canada are caused by opioids. It was estimated that opioids killed 12 people per 100,000 people in 2018. Death rates were highest in British Columbia and Alberta. Deaths from opioid overdoses are more common in males and increasingly involve fentanyl or analogues of fentanyl. In 2018, 100 percent of opioid overdose deaths in the Yukon and 88 percent of deaths in British Columbia involved fentanyl or fentanyl analogues. (1)

## 5 Types of Rehabilitation and the Facilities That Support Them

When it comes to substance use and addiction, patients have a variety of options for treatment. Assessing a person battling alcohol or drug addiction can help determine the best treatment option for them. The following treatment settings are available in Canada:

**Outpatient:** People with addiction who have no immediate danger of self-harm or of harming others are likely to use this type of setting. Outpatient treatment can be supplemented with counselling and other structured treatment activities. A doctor's office, a mental health clinic, or an addiction clinic are some examples of where outpatient care can be provided.

**Inpatient:** Patients undergoing inpatient treatment are under constant medical supervision in a hospital setting with intensive structured activities. Inpatient treatment is best for those with medical or mental health issues in addition to substance abuse.

**Residential:** A Canadian residential rehab center can help those who have a complex alcohol or drug abuse problem. Residential centers provide live-in services 24 hours a day, seven days a week. Some of them are publicly funded or insurance-covered.

**Withdrawal Management Centers:** Physically dependent individuals can withdraw from alcohol and other drugs safely at a detox center. A withdrawal management center may exist within a hospital, a residential center, or a non-residential center.

**Continuing Care:** After undergoing rehab, those who wish to sustain healthy changes can seek post-treatment care. Peer support groups, medication, and housing support are all part of this kind of treatment.

### Where Liability Protection Helps Rehab Clinics Most

In complex environments such as rehabilitation centers, overlapping risks can lead to the development of a situation in which the organization providing rehabilitation services faces legal liability and malpractice claims. A number of factors contribute to adverse patient outcomes, including:

- Lack of communication between healthcare professionals in rehabilitation clinics
- A failure to recognize symptoms, test results, or failing to order diagnostic testing can result in misdiagnoses and missed diagnoses
- Rehab sessions with insufficient patient monitoring
- Referrals to rehab specialists are not made at the right time or are delayed

- Inadequate monitoring of medication use by patients
- Negative experience(s) with staff or other patients

These factors can lead to the following scenarios:

- Due to long-term compression of the spinal cord, a rehab patient suffers permanent damage to the spinal cord because a cervical MRI was not ordered along with a lumbar and thoracic MRI.
- A patient is given narcotics despite a history of abuse and eventually dies of an overdose.
- A rehab therapist fails to read a patient's file properly and has them do exercises that are normally for rehab but result in more serious conditions for that patient.
- When a patient who has just undergone surgery falls during physical therapy, no rehab therapist or assistant can reach the patient, resulting in further injuries.

Several scenarios in rehabilitation therapy can result in both perceived and actual errors, omissions, or negligence. In addition to claims of personal injury, data breaches and cyber-attacks, rehabilitation facilities are at risk from natural disasters.

## **The Medthree Advantage**

MedThree makes it easy for brokers to find the right coverage for their clients serving the addiction and drug rehabilitation sector of the healthcare industry. Visit our website at [www.medthreeinsurance.com](http://www.medthreeinsurance.com) to get started or for more information.

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Sources:

1. <https://www.statista.com/topics/4533/drug-use-in-canada/>