

Covering hard-to-place risks for PSWs and other non-regulated healthcare practitioners

Personal support workers are the backbone of Canada's long-term care sector. According to the Canadian Home Care Human Resources Study Survey of Formal Caregivers (2008), PSWs carry out an estimated 70–80% of all paid home care work in Canada. (1) In Ontario alone, there are an estimated 100,000 or more PSWs, and approximately half of them are employed in long-term care facilities. (2)

This vital market is only expanding with the country's growing aging population. With the long term care sector evolving to meet increasingly complex demands, PSWs and other non-regulated practitioners need experienced brokers on their side.

What Could Go Wrong

Personal support work is generally not regulated. This means required credentials and scope of practice are not as clearly defined as they are with regulated professions. Since this profession lacks regulatory colleges, there can be risks for both the practitioners and their patients. Knowing the vulnerabilities for PSWs will help brokers grow their book of business in this market.

Here are just a few of the risks for PSWs:

- Burnout can lead to accidents and negligence resulting in injuries or damage to property (e.g. leaving the stove on at a patient/client's home, resulting in a kitchen fire, or giving the patient/client the wrong medication or dosage).
- PSWs providing care in their patients/clients homes can face allegations of invasion of privacy or wrongful imprisonment.
- PSWs assisting their patients/clients with mobility could be liable for bodily injury or third-party injury.
- Without a legislated scope of practice, PSWs are more vulnerable to claims that they acted outside their duties as PSWs.
- PSWs work with patients/clients who may have various capacity issues, which can result in miscommunications and misunderstandings.

MedThree Insurance Group's coverage policy for non-regulated healthcare practitioners helps to protect PSWs from potentially facing financial hardship as a result of a lawsuit.¹ Furthermore, knowing a PSW is insured will increase trust and peace of mind for families and employers looking to hire them.

¹ Subject to the terms and conditions and limits of the insurance policy.

Meeting PSWs' Coverage Needs

Unlike many general MGAs, MedThree does not shy away from hard-to-place risks in the senior care sector. We offer full coverage for PSWs and other non-regulated practitioners for their professional and general liability as well as any clinical or office needs. Voluntary/mandatory structured solutions for Association Programs can also be covered.

Our coverage includes:

- 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)

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 policy for non-regulated healthcare practitioners makes it easy for brokers to find the right coverage for their PSW clients working in long-term care facilities.

Like any insurance policy, not all risks are covered, and it is important to review the policy.

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

Source:

1. <https://www.ryerson.ca/content/dam/crncc/knowledge/infocus/factsheets/InFocus-Ontario%20PSWs%20in%20Home%20and%20Community%20Care.pdf>
2. <https://personalsupportworkerhq.com/long-term-care/>