



BUSINESS INSURANCE IDEAS YOU CAN USE

RISK MANAGEMENT IS CRUCIAL FOR HEALTH CARE WORKERS' SAFETY



RISK MANAGEMENT STARTS AT THE "TOP"

Risk management always starts at the 'top' of any business and that is certainly the case when it comes to health care. Owners, managers and supervisors set the tone for all employees to follow and to ensure a safe, healthy, workplace. Healthcare facilities such as hospitals, clinics, care providers, surgi-centers and nursing homes, as well as their various suppliers and subcontractors have unique exposures to risks and losses that many business do not face.

UNIQUE RISKS & EXPOSURES

Risks range from bloodborne pathogens and biological hazards, potential chemical and drug exposures, waste anesthetic gas exposures, respiratory hazards, ergonomic hazards from lifting and repetitive tasks, laser hazards, hazards associated with laboratories, and radioactive material and x-ray hazards. Some of the potential chemical exposures include formaldehyde, used for preservation of specimens for pathology; ethylene oxide, glutaraldehyde, and paracetic acid used for sterilization; and numerous other chemicals used in healthcare laboratories.

In addition to the medical staff, large facilities employ a variety of trades that have health and safety hazards associated with them. Many of these exposures are, like the facilities in which they operate, unique and important to manage. These include mechanical maintenance, medical equipment maintenance, housekeeping, food service, building and grounds maintenance, laundry, and even administrative staff.

SAFETY HAZARDS PUTTING EMPLOYEES AT RISK

At a time when quality health care professionals are in short supply and budgets are under pressure, safety hazards in the health care industry are putting employees at risk, according to an industry report. According to PMA Companies, which provides risk management services to more than 800 health care facilities, **health care workers experience the highest rate of nonfatal injuries, with the next closest group being construction workers.** In its white paper, "*Six Steps to a Safer Workforce: Building Accountability as an Essential Element for Injury Prevention in the Healthcare Industry*," PMA Companies noted that health care facilities need to optimize the productivity of their staffs and keep their employees safe while reducing unnecessary costs.

PMA said a formal, well-managed and well-communicated safety program, combined with a zero-tolerance policy for violations, can significantly reduce the number of incidents and increase overall productivity. For example, patient handling and movement tasks were two of the most common causes of injury--both of which can be reduced or eliminated through training and communication, the use of appropriate equipment, and strict enforcement of best-practice protocols, PMA said. The study concluded that top and mid management must lead by example and create a culture of safety. *"Employees observe and emulate their supervisors," PMA said.*

Mid managers must also have the authority to take action and make changes when necessary. *"This authority can be as simple as control of the staffing schedule--such as determining the length of staff member shifts, or it may involve the ability to make broader changes within their units, such as switching beds, making purchases, or relocating supplies, without permission from top managers,"* PMA said.

Health care facilities should also use reliable loss trend data to instill accountability. Based on the data, PMA said, goals should be set for each unit. *"In our experience, historical losses, their location, type, size, even the people involved, can help predict and manage future risk,"* explains Bob Reynolds, CEO of Morris & Reynolds Insurance.

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Bob Reynolds, CIC, CPIA, AAM, AIS, AU
Morris & Reynolds Insurance

The PMA report is available at <http://www.pmagroup.com/pdf/PMAInsights/PMA_HealthcareWorkforce_WhitePaper.pdf>. For further information about risk management or a specific insurance coverage or employee benefit need that you might have please contact the professional people at Morris & Reynolds Insurance at any time.




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14821 South Dixie Highway
Miami, Florida 33176


305
238.1000

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