

CASE STUDY

Reducing Liability Costs

K&B Underwriters helps senior living facility manage risk. »BY KELLY PRENTICE

Like most long-term care facilities, Queens Boulevard Extended Care Facility (QBECF) in Woodside, N.Y., was looking to reduce the cost of their general and professional liability insurance. The 280-bed skilled nursing and rehabilitation facility also needed to enhance the extent of their defense coverage to secure partnerships with other health care providers.

"Health care facilities can no longer exist as islands in the environment of accountable care organizations," said Jonathan Mawere, LNHA, PT, DPT, MD, Queens Boulevard's administrator and COO. "In our pursuit of affiliations with other organizations, we were confronted with incompatibility problems as a result of our lack of insurance coverage. Coverage inside the limits of liability could preclude you from alliances with other health care systems."

In December 2011, the Mogil Group (an insurance brokerage firm) helped Mawere and his team choose K&B Underwriters' DigniCare program for their professional and general liability insurance. Not only did K&B Underwriters provide coverage of defense outside their limits of liability at the best price, they provided risk management services with actual resource deployment.

"I must say they went beyond what a typical insurance company would do," Mawere said. "Most insurance companies just write the policy and you don't see them until renewal time the next year. The DigniCare representative actually came on site and had several training sessions with staff. We were able to look at risks that were affecting us such as pressure ulcer management."

The K&B representative was able to hypersensitize the QBECF staff to the critical nature of pressure ulcer management, including the importance of assessment upon patient admission, documentation (including photos) and family education. Educating the family and caregivers about pressure ulcer risk factors ensures there will be no surprises and, therefore, fewer lawsuits.

"DigniCare's recommendations were very



Queens Boulevard Extended Care Facility, Woodside, N.Y.

helpful in minimizing lawsuit possibilities over the past year," Mawere affirmed.

Another critical topic for every nursing care facility is the common challenge of resident falls. K&B provided strategies that Mawere's nurses and other staff members could use to help residents take a proactive role in preventing falls. They demonstrated how to educate family and caregivers about the risks to each individual.

"It behooves the facility to educate the resident and family member about falls prior to an accident occurring, so they have an understanding of the risk factors. This knowledge helps empower them to prevent falls as much as possible. In addition, lawsuits are minimized," he said.

Another risk management topic Mawere wanted to address was maintaining QBECF satisfaction outcomes at an extremely high level. His concern was the significant number of agency staff that his facility needed to use and the challenge of ensuring there was no variability in the care provided by the different staff.

"We asked K&B what they'd recommend to mitigate our lack of continuity of providers," Mawere said. "I asked, 'How can we ensure our agency staff delivers the same kind of care as the regular staff?'"

To address his concern, DigniCare helped QBECF implement a program to educate agency staff providers, and the facility saw a measured increase in satisfaction outcomes within the year.

"As part of the program, we talked to every agency and told them our organization was different and we only wanted employees who would embrace our mission," he explained.



K&B Underwriters
President,
Bryan Baird

"We asked that every agency employee they sent here be educated in specific core performance requirements, namely that they had to radiate the personality of warmth, compassion and empathy that would go above and beyond the expectations of each patient."

Since then, QBECF has maintained its Five Star for Performance rating by CMS and Health Grades. The facility is ranked best out of all facilities in Queens County and AAA in New York State by CareScout. Within the past year, the facility has also secured an affiliation with Mount Sinai Medical Center.

In addition to one-on-one training, DigniCare daily provides QBECF with an online resource for documentation of risk management practices, available 24 hours a day, 7 days a week. Here, staff can access policies and procedures, common forms, and answers to risk management questions through a password-protected website. QBECF's director of nursing raves about this resource for the ability to access data anytime, anywhere.

QBECF will renew with K&B Underwriters, provided nothing significant changes with coverage limits and overall pricing.

"We are very satisfied customers," Mawere said. The fact that they [K&B Underwriters] provided risk management, and are actively engaged through the coverage period with us, was a big deal. People talk a lot about great risk management ideas, but acting upon those ideas is what's missing with other providers." ■

Kelly Prentice is a freelance writer.



ABOUT K&B UNDERWRITERS

K&B Underwriters LLC, Reston, Va., is an insurance program administrator providing values-based risk solutions to the senior living industry. Through its DigniCARE Risk Solutions program, K&B provides comprehensive coverage options and in-house risk management solutions for all types of senior living facilities. For more information, visit www.kbunderwriters.com.