

April 2018

**“The Circle of Safety”
Adult Care Awareness Advisor**
News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of PCALIC, LLC



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Understanding Memory Loss Assessments

For many residents, finding a home in an adult residential care facility gives them the opportunity to maintain their independence, but, needs change, especially as residents age. A resident that was once extremely mobile may suffer a fall and need to use a walker to navigate the halls. Another common change in older residents is forgetfulness or memory loss.

Understanding memory loss, how it occurs, and how to manage it goes a long way in helping your residents. Conducting memory loss assessments is just one of the procedures you can implement to help your residents as they change.

Understanding Memory Loss

There are two forms of memory: short and long-term. Short-term memory stores information that you collect in the past few days. Long-term memory stores information from the past few years and often longer. Forgetfulness and memory loss don't just happen in the elderly; they can occur in younger individuals. (We've all misplaced our keys a time or two.)

Another common myth is that memory loss automatically means Alzheimer's. It can be difficult to tell the difference between normal memory struggles and something bigger, like Alzheimer's. A common tool used to gauge a resident's memory is a memory loss assessment.

Memory Loss Assessments

You perform a level of care assessment on every new resident to better understand their physical, dietary, and medical needs, a memory assessment is just as important. It measures a resident's cognitive abilities, and, when conducted on a consistent basis, you can determine if cognitive abilities, like memory, change.

What to Include in a Memory Assessment

A memory assessment may sound scary, but it's a valuable tool that gives you a better understanding of how residents are progressing over time. Here are three items to include in your assessment:

1. **Review their history.** When a new resident arrives at your adult residential care facility, ask questions about their history including family history. Did any family members experience Dementia or Alzheimer's? If yes, at what age? Ask the resident or family members to rate their cognitive abilities today compared to five years ago.
2. **Screening test.** Screening tests should be performed on initial entry into your facility and every year afterward. These tests focus on providing information to the resident and asking them to recall that information at a later time. You can start by giving a name or address and let them know you will ask for it later. From there, conduct a series of other activities like counting backward from 25 or quizzing them on a set of words. At the end, ask them to provide the name or address you gave them in the beginning. This shows you how well their short-term memory is working.
3. **Interview a family member.** Talk to family members that regularly visit the resident. Do they notice a difference in the resident's memory? Does the resident have difficulty recalling past events or get confused with names?

This proactive approach allows you to notify a resident's family and healthcare professionals of the change so they can make a plan or diagnosis for their future. It also helps you determine if you can continue to provide proper care for your residents or if it's time for them to transition to a new living environment.

Leaving a Legacy: The Memory Box Initiative

Memory boxes have always been a way to collect mementos of the things we love most in our lives – ticket stubs to remember an experience, photos of loved ones, and even written text to remember a conversation. Anybody can create their own memory box during any point in their life. Over the years, the idea of memory boxes has also been used by families and caregivers to help those with Alzheimer's or dementia remember key moments in their life.

PCH Mutual Insurance Co., a RRG, is taking the memory box idea one step further. The Memory Box Initiative allows caregivers to capture memories of residents on note cards, save them in a designated box, and then share them with family members once the resident leaves the facility's care.

How Does the Memory Box Initiative Work?

Insureds of PCH Mutual can opt into the program when they first become a member or when they renew an existing insurance policy. After opting in, PCH Mutual will send a Memory Box starter kit that includes boxes and note cards. Your role is simple - attach a name to each of the boxes and keep them in a convenient location so when the caregivers pass it, they will think about the resident. Pens and note cards should also be near and easily accessible by caregivers.

Now, let the caregivers continue to do what they do best, listen to and care for the residents. When the resident shares a past memory or story, the caregiver documents it on a card and slides it into the box. These boxes filled with treasured memories continue to be filled until the resident leaves your care and you pass it onto their family.

What are the Benefits?

This unique approach is truly an added value for the adult residential care facilities that choose to participate. By actively participating in the Memory Box Initiative, participating adult residential care facilities will experience many benefits, including:

- **Engaged Caregivers**
Being a caregiver is a critical but stressful role in an adult residential care facility. By participating in the Memory Box Initiative, caregivers have a new task that focuses on more than medication or daily needs. It connects them with residents on a personal level and encourages conversation and questions from the caregiver, which keeps the resident socializing and improves their outlook and health.
- **Better Family Relationships**
When a resident leaves your care, it can be a difficult transition for their family. Depending on the reasons for leaving, there may potentially be hard feelings. Gifting them with a box of their loved one's special memories allows them an opportunity to see through the eyes of another, how much they enjoyed the resident and special moments the family may have missed. These kind and thoughtful gestures by the staff let the family know just how much you and your staff valued the resident.
- **A Better Reputation**
Consistently participating in this program could improve your reputation as more families talk about their positive experience and their gift of memories. It is difficult for families to leave their loved ones with others. Letting them know that you are doing everything to capture the residents' happy and special moments assures the family that they not only chose the right facility for their loved one, but they now have memories they can share with you and your staff about the resident.

**Contact PCALIC today at 800-673-2558, to opt-in and request your Memory Box Start Kit.
Give your resident's loved ones a rare and precious gift.**



PCALIC is Proud to Announce!

PCH Loss Impact Hotline



The PCH Loss Impact Hotline is a new and unique exclusive benefit for PCH Mutual Insured Members. This exclusive benefit provides only PCH member-insureds with a central hotline number that you can call when an adverse event happens. The hotline is a free, confidential service and your information will not be shared.

For more information, visit www.PCALIC.com or call 800-673-2558.



Fun Facts About April!

Fact 1- The professional baseball seasons begins in the United States.

Fact 2 -It is thought that the name April comes from the Latin word “to open” and is believed to have been used to describe the opening of the trees that happens during springtime.

Fact 3 -April’s honorary flowers are Daisies and Sweet Peas.

Certificates of Insurance: What Are They and Why Do They Matter

Residents that reside at adult residential care facilities sometimes need additional care that is not provided by the facility. Physical therapy, dietitian services, occupational therapy, and wound care are just a few of those services. When a nurse or other healthcare professional enters your adult residential care facility or assisted living home, there are risks involved. If your facility has gone through the tedious process of properly vetting third-party health professionals, requesting a certificate of insurance may not be at the top of your list of questions to ask.

What about the health professionals that are hired by the resident’s family? Do they undergo a thorough investigation before entering the adult residential care facility? And what happens if a mistake or error does occur? Will you be okay finding out that the nurse, doctor, or therapist doesn’t have professional liability insurance in place? Requiring certificates of insurance is a simple way to gain peace of mind.

What is a Certificate of Insurance?

A certificate of insurance is a formal document that confirms the healthcare professional carries their own general and professional liability. The certificate also includes policy details like effective date, coverage amounts, and the name of the insurance carrier. It is important to understand that certificates of insurance are not binding contracts. Unless you are listed as an additional insured on the policy, it can cancel at any time without you knowing.

When you receive certificates of insurance from third-party healthcare providers or other service providers, make sure you review the information to assure the policy is in effect and that they carry the required coverage and limits.

Why Do I Need Proof of Professional Liability Insurance?

Even if you know and trust the providers, it is crucial you require proof of insurance and are named as additional insured. The truth is we live in a society that increasingly solves problems and disagreements with lawsuits. Since the additional services are being provided under your roof, an unhappy family member may be quick to include your facility in a lawsuit.

This one step keeps you from taking on the risk from the care they provide in your facility. Certificates of insurance protect you in several ways:

- It reduces the chances of you being deemed responsible for poor or negligent care if the family decides to press charges as a result of the health provider’s actions.
- It shows the third party has your adult residential care facility properly listed as an additional insured on their policy which gives you extra protection if there is a claim or lawsuit.

Whether you have been requesting proof of insurance for years or this is a new venture, to make it worthwhile, you must be consistent. Create a system that tracks the expiration dates of the policies, even if it is a simple reminder on your calendar or Smart-phone, so you know when to request updated versions. Consistently enforce this requirement before any new third-party health professional provides care in your adult residential care facility. In today’s litigious environment, it is better to be safe and protect the business you built than find yourself in the middle of a long, drawn-out litigation.

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Everything You Need to Know About Worker's Compensation

As the Baby Boomer population ages, adult residential care facilities are becoming a popular choice for long-term care. With more than 1 million individuals currently residing in assisted care communities, there is still a growing need for your services. The number of residents is expected to double by 2030 which means we can expect to see an increase in the number of adult residential care facilities as well as caregivers across the country.

Running an adult residential care facility comes with a great number of responsibilities. One of the most important ones is finding the right insurance coverage. General liability, professional liability, and commercial property are just a few of the insurance policies adult residential care facilities need to carry. Worker's compensation is also a crucial coverage that every facility needs to purchase for protection.

What is Worker's Compensation?

Worker's compensation or worker's comp insurance protects your business when an employee is injured doing work for your adult residential care facility. The policy pays medical expenses including doctor's visits, prescriptions, and hospital stays. It also pays the injured employee any lost wages if needed. Under most states workers compensation laws, employees surrender their ability to file a lawsuit against your facility unless the employer was maliciously negligent.

Why Do You Need Worker's Compensation?

You may think that this coverage isn't necessary for your business. The majority of states require worker's comp depending on the number of employees you have on staff. Even if you aren't required to carry the insurance, it is still a good business choice.

Studies released by OSHA in 2015 show that long-term care facilities including assisted living have higher than average employee injury rates. The private industry has a 3% reporting while the long-term care sector is 6.8%. Meaning that you are twice more likely to experience workplace injury than other businesses.

The most common types of injuries include:

- **Overexertion**
Care providers often perform the same repetitive actions every day which causes stress on their body. These result in musculoskeletal injuries, and, according to the CDC, they are most prominent in the healthcare industry.
- **Back Injuries**
Helping residents get out of bed or preventing a fall puts a great deal of strain on a caregiver's back. If they aren't using proper lifting techniques or aren't prepared, it can cause significant injury.
- **Slips and Falls**
Slips and falls can be caused by a variety of situations including wet floors, icy walkways, and helping residents move from one place to the next.

Even one minor injury can cause significant expenses. Having worker's compensation insurance in place helps to minimize a financial shock when an employee injury should occur.