

## Caregiver Risk Management in Assisted Living Facilities in the Wake of COVID-19

Senior citizens are considered a high-risk population whenever infectious diseases are an issue. Seniors, especially those living in long-term care centers like assisted living facilities and nursing homes, may be at even higher risk of serious or even fatal complications from infectious disease pathogens. As the global pandemic of COVID-19 continues to wreak havoc, caregivers and managers in care facilities need to understand the risk management practices that can protect their residents. While assisted living facility insurance is an integral part of a more comprehensive risk management plan, careful planning and the implementation of regulatory guidelines can reduce the impact coronavirus is taking on America's at-risk senior population.

### Seniors at Risk: COVID-19

Beginning in January 2020, the novel coronavirus SARS-CoV-2 began to spread slowly across the United States. The severe respiratory disease the virus causes, called COVID-19, hit assisted living facilities (ALFs) and nursing homes especially hard. In fact, some of the first U.S. deaths from COVID-19 occurred in a nursing home in Washington State. Since the first months of the global pandemic, long-term care facilities and their elderly residents have seen more than their share of infection and even deaths.

Seniors in care facilities are a high-risk group for several reasons, including:

- Close living and social arrangements.
- The presence of pre-existing health conditions that may complicate care.
- Visitation from outside facilities, such as delivery drivers, family members, and caregiving staff.
- Compromises of the immune system both from existing health conditions and from the aging process.

It is important to note that several care facilities are facing scrutiny from regulatory agencies like the Centers for Medicare and Medicaid Services (CMS) over their handling of COVID-19. The Life Care Center of Kirkland, the Washington State care facility referenced above, was levied with fines exceeding \$600,000 for a range of deficiencies in safety and care standards. Assisted living facility insurance typically helps to provide coverage against these fines, but facilities can avoid expensive claims altogether by implementing rigorous safety protocols.

### Protecting Seniors in Assisted Living Facilities

There are many steps caregivers and long-term care facility managers can take to reduce the impact of the coronavirus on their residents. Protecting seniors not only reduces health complications, including unexpected and avoidable deaths, but can also reduce or eliminate the expenses associated with legal claims and regulatory fines against facilities.

To better protect seniors from COVID-19, the U.S. Centers for Disease Control and Prevention (CDC) have issued guidance for care facilities. The primary guidance is for social distancing, or the process by which spread of disease pathogens can be slowed. ALFs should implement social distancing in dining and social areas, maintaining a minimum of six feet between individuals in common areas. Social distancing also requires the elimination of shared personal items wherever possible.

ALFs have a range of additional safeguards they can implement, including:

- Curtailing or eliminating visitation to the facility from outsiders such as family members. Visitors can introduce the coronavirus to care facilities, so unless it is an emergency, this visitation must be carefully controlled or stopped temporarily.
- Implementing rigorous handwashing and personal hygiene protocols for facility residents and staff members. Adding hand sanitizer stations in common areas or near entrances and exits can also help ward off dangerous infections.
- Improving disinfection and cleaning of facility areas using EPA-approved disinfectants.
- Temporarily curtailing non-essential trips outside the facility, such as social engagements or non-essential medical/dental appointments.

- Providing information to residents about COVID-19 and safety measures they can take to reduce the spread of infection.

Finally, caregivers must adhere to stringent monitoring, assessment, and prevention standards to identify potential illnesses before they have a chance to spread to other residents. Rigorous temperature and symptom monitoring is the key here; if a resident should exhibit fever or other warning signs of COVID-19, he or she can be isolated from others in the facility as quickly as possible.

## Summary

No risk management system is foolproof, and COVID-19 will continue to cause health concerns across the country for months to come. Assisted living facility insurance is only one part of a larger risk management process; by ensuring this protective insurance is in place, facility managers gain peace of mind. With this insurance and by following guidelines published by the CDC and groups like the World Health Organization, ALFS and nursing homes are able to better protect the lives and safety of their senior residents.

## Sources

Toropin, Konstantin. "Washington Nursing Home Where Dozens Died Faces Federal Fine of \$600,000." CNN, Turner Broadcasting System, Inc., April 3, 2020, <https://edition.cnn.com/2020/04/02/health/washington-nursing-home-life-care/index.html>.

Sacchetti, Maria and Jon Swaine. "Washington Nursing Home Faces \$611,000 Fine Over Lapses During Fatal Coronavirus Outbreak." *The Washington Post*, April 2, 2020, [www.washingtonpost.com/investigations/washington-nursing-home-faces-611000-fine-over-lapses-during-fatal-coronavirus-outbreak/2020/04/02/757cee76-7498-11ea-87da-77a8136c1a6d\\_story.html](http://www.washingtonpost.com/investigations/washington-nursing-home-faces-611000-fine-over-lapses-during-fatal-coronavirus-outbreak/2020/04/02/757cee76-7498-11ea-87da-77a8136c1a6d_story.html).

"Preventing the Spread of COVID-19 in Retirement Communities and Independent Living Facilities (Interim Guidance)." Centers for Disease Control and Prevention, U.S. Department of Health & Human Services, March 20, 2020, [www.cdc.gov/coronavirus/2019-ncov/community/retirement/guidance-retirement-response.html](http://www.cdc.gov/coronavirus/2019-ncov/community/retirement/guidance-retirement-response.html).

"Coronavirus (COVID-19)." Centers for Disease Control and Prevention, U.S. Department of Health & Human Services, March 20, 2020, [www.cdc.gov/coronavirus/2019-ncov/index.html](http://www.cdc.gov/coronavirus/2019-ncov/index.html).

### About U.S. Risk

U.S. Risk, LLC is a wholesale broker and specialty lines underwriting manager providing a wide range of specialty insurance products and services. Headquartered in Dallas, Texas and operating 16 domestic and international branches, U.S. Risk and its affiliates can help you access a world of new markets and products. For more information, contact us today.

Toll-free: (800) 232-5830 | Visit us at [usrisk.com](http://usrisk.com)