



Risk Management Considerations for Preventing Medication Risk

Medical Malpractice Liability - Is it a Part of your Insurance Coverage?

Medical malpractice insurance is an essential requirement for all healthcare practitioners. But since many of us are not doctors we don't think much about it. However, as the incident below illustrates, medical malpractice liability can come in various forms.

A resident of a temporary care facility had been suffering from epilepsy for years. His doctor had been prescribing Lamictal to keep the seizures in control. While at the facility, the resident was given Lamisil instead of Lamictal. Unfortunately, Lamisil, a drug used to treat infections caused by fungus in fingernails and toes, was intended for the resident in the next room. As a result of being given the wrong medication, the epileptic resident had a seizure while walking down the stairs and suffered serious injuries.

Given that Lamictal and Lamisil look and sound so similar, staff had accidentally mixed up the medications and as a request, a legal action was commenced by the family against the facility. Unfortunately, the potential for medication mixups has increased dramatically over the past two decades as more and more drugs have flooded the market. Medication

errors are an unfortunate incident. They are also expensive to litigate and settle.

Organizations that administer medications to the populations they serve (children at camp, residents at temporary care facilities, etc.) should work towards implementing procedures and improving processes that can help reduce the risk of errors.

Helpful Steps to Mitigate Medication Risks:

1. Design a safe area for drug dispensing.
2. Instruct staff to never remove the original packaging as it contains important instructions.
3. Have correct medication dispensing tools for liquid medications, such as oral syringes and always keep the dose cup. Kitchen utensils such as teaspoons and tablespoons should never be used. Keep them in the drawer.
4. Separate ear drops from eye drops.
5. Minimize staff disruptions when they are administering medications.
6. Speak to the individual or his/her guardian about the medication you are to administer. If in doubt or unclear about what they say, ask for permission to call the individual's doctor or pharmacist.

7. Train staff to read drug labels very carefully and to check the individual's name to make sure the medication to be administered is correct.
8. Log all incidents.

Medical Malpractice Coverage to Finance the Risks

Medical malpractice coverage should be an essential part of all health insurance policies. Implementing procedures and processes can go a long way to help reduce the incidence of medical errors. However, staff members are human and mistakes can happen. In the ill-fated event that an error does occur, more often than not, it leads to expensive litigation.

When your organization is faced with a lawsuit it is likely you will look to your insurance policy for claims settlement. Therefore, it is vitally important to ensure that your policy includes medical malpractice. Never assume that the coverage is automatically there.