

Real Life Claims: When a Low Air Loss Mattress Loses Air



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The Case of the Leak and the Lesion

In a claim situation, proper documentation is key to determining what really happened, who's liable, and to what extent. Without this vital information, even a straightforward claim situation can become seemingly impossible.

Below you will find an example of a claim, based on a true story, that highlights the importance and power of documentation to protect your business. As a claims adjuster, you will re-open this file, "When a Low Air Loss Mattress Loses Air: The Leak and The Lesion", and investigate the scene. You'll discover that it's never easy to piece together what happened after the fact (especially when the documentation you need is nowhere to be found).

So, put on your detective's hat, and let's examine the facts!

Investigating the Case

As you approach the low air loss mattress at Mr. Daniel's residence, you see from a distance that it has bottomed out. Luckily, this did not result in Mr. Daniels falling from the bed. He did, however, develop an ulcer having been positioned on a hard surface.

The file doesn't tell much of a story. The mattress was delivered. That much is clear. What is unclear is whether it was set up during that delivery. Later in the file, there's a reference to the mattress having been replaced.

There's a note, difficult to make out, but it appears to be in reference to a call received. The rest is almost impossible to read. You stop one of the in-home caregivers. "Excuse me. Do you think you could try to read this for me?" you ask, pointing to the section in question.

"Hmmm. No...I don't think so. I'm not even certain what

I'm looking at is any sort of language. Could just be doodles. Might as well be crop circles."

"Crop circles. Yes. Thank you."

The file is perhaps the lightest you've held. There are no pictures. Few notes on calls, and the ones that are present are almost completely illegible. All you know is that a low air loss mattress was delivered one day and maybe set up. Then, on a future day, it was replaced with another. For what reason, you have no idea.

You wonder, how are you supposed to come to any definitive conclusion with so much information missing or unusable? And, what is ultimately determined here will greatly impact one of the parties in this claim.

The last thing anyone wants is to turn to guesswork in situations like these.

The Power of Documentation

In this case, a number of questions arise, namely—who is liable and to what extent? Answers are difficult to come by and may ultimately hinge on what is not there. Documentation.

Of course, we hope we don't have to rely on documentation, but let's assume you've perfectly documented every customer interaction, and there the files sit, pristine, safe and full. Even if you never have to consult them, those files give you the confidence to tackle any claim that comes your way.

Documentation may not have eliminated liability in the preceding case, but it could have either mitigated damages or expedited the processing of the claim, saving time, money, and frustration for all parties involved. With proper documentation, what happened is clearer, allowing the claim to progress much more efficiently and, hopefully, inexpensively.

Five Ways to Improve your Current Documentation Practices

Log calls

Whether it's a call taken during other deliveries, either incoming or outgoing, it's important to log any communication with a patient or client. These interactions may seem innocuous enough at the time, but you never know which details may become important later on. No matter what is discussed on a call, the content of that discussion should be noted so that it can be referenced well into the future, even after those involved no longer remember the conversation.

Take photos

"A picture is worth a thousand words," isn't just a vague aphorism. It stands true here. If possible, take photos of the final setup or installation of equipment, including serial numbers. The vast majority of cellphones have this ability now, and the price of a digital camera has dropped immensely. If just one crisis is averted by outfitting your technicians with a camera, there's an instant return on your investment.

Document service in changes and equipment

Establishing when and why equipment was serviced goes a long way. We know it's also tempting to simply swap out malfunctioning equipment in order to quickly satisfy a patient's needs. It's important, however, to document any change to the setup. It's best if the documentation establishes that all parties

involved were aware of the changes made. Ensure that technicians have access to forms and templates to help them make sure they're collecting all the necessary information. And, make it as quick and easy as possible for them to complete this information while they're on the road.

Don't neglect non-billable events and details

It's easy to overlook non-billable events, but it's important to document every customer interaction, no matter how unimportant it seems. It's likely that the employees involved in the preceding examples, were simply focused on getting the patients what they needed, neglecting to document exchanges they deemed irrelevant at the time. Nothing is irrelevant, though, when it comes to claims.

Write Legibly

It's the simplest and most effective way to improve documentation practices. Part of keeping proper records is to eliminate ambiguity. If the records cannot be read, this ambiguity still exists. On its face, if it's not legible, it may as well not be documented.

For more information about how you can minimize risk for your business, and to ensure you have adequate coverage, reach out to your VGM Insurance Account Manager or contact us today at info@vgminsurance.com or **800-362-3363**.

