



**REAL LIFE CLAIMS:
EXPLAINING PROPER USE OF EQUIPMENT**
The Hilltop Scooter Excursion



Introduction to the Case

Home medical equipment (HME) providers fulfill an essential function in getting patients the equipment and supplies they need. Of course, getting the proper equipment to the patient is only part of the puzzle. Patients also need to understand the proper use of the equipment to promote the best outcomes and avoid injury.

In the story below—based on an actual claim—you’ll see through the eyes of an HME provider as they try to ensure their patient understands the proper use of a rental mobility scooter. We’ll then provide some best practices to help protect your business and your patients.

The Hilltop Scooter Excursion

Mr. David White is traveling to visit your city’s hilltop scenes and finds himself in need of a mobility scooter to get around. All the paperwork seems in order, and you’ve picked out a model that should fit his needs well—even with the hills. He’ll get to town late this Friday and would like the scooter delivered to the hotel ahead of his arrival. You’ve worked with this hotel before and call to arrange the delivery.

“Hi there. This is Paul at Hilltop Healthcare. You should have a David White checking in this Friday. I’m hoping to arrange delivery of a mobility scooter for him. He said he’d call to—”

“Oh yes, Paul, this is Mary. We spoke last time you had a delivery,” the hotel clerk interjects. “Mr. White did call, and we’d be happy to take delivery of the scooter.”

“Thank you,” you reply. “This one will be a little different. See, I went over the do’s and don’ts of operating the scooter on the phone, and I offered to email Mr. White the manufacturer’s manual ahead of time. He’s just not much for email. I’d like to include the manual with delivery, if that works for you?”

“That will be just fine. If you want to drop it off Friday around noon, we can set it up in Mr. White’s room.”

“That’s perfect. Thank you.” You hang up and take a few moments to log your conversations with

Mr. White and the hotel in his file. You then head to check on the scooter you picked out and test it. There’s a checklist to cover before releasing it, which you complete, sign, and date before placing in the file.

On Friday, you deliver the scooter. Looking it over one last time, you see the sticker with your company name and contact information is missing. Fortunately, you keep some in the delivery vehicle. You replace the sticker and leave the manufacturer’s manual and your business card with the scooter. Mary signs for the delivery.

“Thank you so much for your help,” you say. “The number on the card rings through to the person on call, so if Mr. White needs anything, please be sure he knows he can call at any time.”

You don’t hear anything for the few days Mr. White has the equipment, but when you go to pick it up, you hear that there was an incident. Mr. White was out with the scooter when it became stuck. He got off the scooter to check it out, but as he did, the scooter began to roll and knocked him down. He seemed to be okay—just some bumps and scrapes—but the hotel filed an incident report. They give you a copy of it for your own files.

Back at the store, you look over the scooter, take some photos of it, and section it away in a corner of the warehouse marked “do not move—involved in injury.” You head back to your office and pick up the phone to call your insurance agent.

MITIGATING THE RISK

The example above shows Paul diligently doing his best to provide the patient with the proper instructions and documenting his work. It's well worth the effort—Paul has given himself and his insurance provider the best chance at resolving a claim should one arise.

Let's take a look at some of the ways you can protect yourself and your patients when providing rental equipment of any kind.

Document That Instruction and Manufacturer Manual Were Provided

Whenever possible, document the type of instruction you provide to the patient and that they received any resources you might have—including the manufacturer manual. And of course, have the patient sign that they understand proper use when they receive the delivery or pick up the equipment. If you're not able to meet with the patient to provide instruction, cover what you can over the phone or electronically, and document your conversations as Paul did.

Keep Equipment Records

Keep a record of the condition the equipment is in when it is delivered and when it's picked up along with any maintenance records. Photos are always useful too if you need to document any damage or serial numbers. Paul also used a checklist to help him ensure the equipment was in good working order and signed and dated it to add to the file.

Test Equipment Before Delivery When Possible

Looks can be deceiving. Be sure to take the equipment on a test drive in a controlled environment before letting it out the door. It's a good opportunity to diagnose any issues that might not be immediately visible. This ensures the equipment is safe for the patient and prevents you and your staff from having to try and diagnose an issue over the phone or make an extra stop.

Inexpensive Equipment Can Lead to Expensive Claims

Some providers think that just because a piece of rental equipment is inexpensive, they don't have to worry too much about it. While the cost of the equipment itself might be low, any injury occurring while the equipment is in use could lead to an expensive claim. If an incident arises, even if a claim has not yet been filed, call your insurance provider right away, like Paul did. They can help you collect any necessary documentation ahead of a claim, while memories are still fresh.

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

