

Real Life Claims: A Mobility Solution Immobilizes a Patient



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The Case of the Unhitched Linchpin

Have you ever wondered what it's like to be a claims adjuster? It's never easy to piece together what happened after the fact. And without proper documentation, determining what really happened, who's liable, and to what extent can be nearly impossible.

Helping our customers mitigate risk is our top priority of VGM Insurance. In this particular scenario – “A Mobility Solution Immobilizes a Patient: The Unhitched Linchpin”, you will get an inside look at a real-life claim situation. You'll see the true power of documentation and learn some simple documentation best practices that can help to better prepare your business for future claims.

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

Investigating the Case

You pull up to the scene – the sidewalk outside of Ms. Baker's home. She was on her motorized scooter when, suddenly, she was thrown and tumbled to the ground. She'll be fine, but she did sustain a laceration to her forehead.

You're greeted by Jacob who supervises the delivery techs. Shaking his hand, you see the scooter in three distinct pieces on the ground. Pointing at the parts, you say, “That doesn't look right.”

“Well, actually, it's designed to break into three pieces,” Jacob says. You raise an eyebrow. “It's designed to break...?”

“Maybe ‘break’ isn't the right word. Here, let me know show you.” Jacob begins reassembling the scooter.

“You see, the idea here is that by separating into three parts, the scooter is easier to transport. Not only does

it fit better in the trunk of a car, but each piece is easier to lift into the trunk in the first place.”

As he finishes the reassembly, you ask, “So, what would cause this to break apart the way it did?” “See this pin here?” said Jacob. “That's what keeps everything together and makes for easier disassembly and reassembly.”

“So, we're thinking Ms. Baker disassembled the scooter at some point and didn't place the pin properly before using the scooter?”

“Well,” Jacob says, “the thing is, the tech assembled it upon delivery, and Ms. Baker claimed she hadn't touched it since.”

You flip through the equipment file quickly. “I see the delivery date but I don't see any mention of the assembly. Do your techs ever take pictures of the equipment they deliver, once it's set up?”

“No, not ordinarily.”

“Okay. I assume your techs receive thorough training on proper equipment set up?”

“Yes, of course.”

“Good. I'd like to take a look at the tech's file to see if the training was logged. Anything you can give me will be helpful.”

“Yes, um, of course. It's just back at the office.”

Based on the way he said it, you're not convinced the file is going to be much help. With any luck, you'll be wrong, and all the proper documentation will be in place.

You sigh and get back into your car.

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**.

