

# Real Life Claims: Making a Home More Accessible



800.362.3363 | [info@vgminsurance.com](mailto:info@vgminsurance.com)

# The Case of the Ascending, Rotating Chair

Do your employees ever install accessibility equipment in a patient's home based on the patient's preferences, instead of the manufacturer's specifications? While it might seem like a good idea at the time, there's a lot of risk involved, and without the proper documentation, your company may be liable if any issues arise due to the equipment set up.

In this real-life scenario – “Making a Home More Accessible – The Ascending, Rotating Chair”, you will take the point of view of a claims adjuster examining a case just like this. You'll see the true power of documentation, and learn simple improvements you can make to your documentation practices today, to help better prepare your business for the future.

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

## Investigating the Case

When the paramedics arrived, they found the patient, Mr. Johns, at the bottom of the stairs. The stair lift chair was at the top. Mr. Johns sustained several contusions, a couple of hairline fractures, but was overall in good health, though rather shaken. It could have been much worse.

You enter the home. The stairs are, thankfully, not as high as you'd imagined when you got the call. Starting at the bottom, you inspect the stairlift installation. Everything seems secure, seems in order, as you climb the stairs. Then, you reach the top.

The chair, once it reaches the top, should be able to rotate a full 90 degrees to allow the patient an easy and safe exit from the system. As you test, it's clear that, given the construction of the home, it's impossible for the chair to fully rotate. To your eye, it's maybe a maximum of 60 degrees.

“Excuse me,” you hear from the bottom of the stairs.

“Yes?” you ask.

“I'm Bobby. I'm the tech who did the install here. I was...I was told you might have some questions for me.”

“Ah! Just a moment.” You sit in the chair and watch Bobby as you ride down to the bottom. If it's worth testing, it's worth being thorough. You open the equipment file. “Thanks for coming.” Bobby nods.

“Were you aware during the install that the chair doesn't rotate fully at the top of the stairs?” you ask.

“Yeah. I told the patient about the issue, and he said to just go ahead and finish the install anyway. I told him it was against the manufacturer's specifications, and he said that's fine. He'd be fine.”

“Well, there's not much you can do about that,” you say. The file indicates the installation was complete, and the patient did sign for it. There was, however, no mention of the rotation issue.

The thing is, though, the patient Mr. Johns wasn't fine. And, there was one thing Bobby could have done. He could have documented that the installation was against manufacturer's specifications and had Mr. Johns sign off on it.

At this point, it's one word against another.

## 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](mailto:info@vgminsurance.com) or **800-362-3363**.

