

Home Sweet Home Health:

Five Strategies for Lowering Workers' Comp Claims in the Home Healthcare Industry



800.362.3363 | info@vgminsurance.com

The home healthcare industry provides an important service for individuals who require medical care in the comfort of their own homes. However, providing this care can also come with certain risks and the potential for Workers' Compensation claims. Designated as a class code 8835—which includes home healthcare workers such as certified nursing assistants, home health aides, and personal care aides—your business is viewed by many insurers as potentially more hazardous.

In this post, we will discuss some risk management techniques that you should use to help lower your Workers' Compensation claims and, ultimately, premiums.

1. Conduct thorough background checks

In order to ensure the safety of both the home healthcare worker and the patient, it is important to conduct thorough background checks on all employees. This can include criminal background checks, as well as checks for previous employment and references.

2. Provide proper training and education

Home healthcare workers need to be properly trained and educated in order to perform their duties safely and effectively. This can include training on proper lifting techniques, infection control, and emergency procedures. Remember, training isn't just for new hires—it needs to be provided to all employees frequently.

3. Implement safety protocols and procedures

Having clear safety protocols and procedures in place can help prevent accidents and injuries from occurring. This can include things like regular equipment inspections, fall prevention training, and emergency response plans.

4. Encourage open communication and reporting

Encouraging open communication and encouraging employees to report any potential hazards or incidents can help identify and address issues before they become a problem.

5. Regularly evaluate and revise safety policies

Regularly evaluating and revising safety policies can help ensure that they stay up to date and effective. This can include things like reviewing the number of claims, identifying trends, and making changes as needed.

Providing home healthcare services can come with certain risks, but these risks can be minimized with effective risk management techniques. By conducting thorough background checks, providing proper training and education, implementing safety protocols and procedures, encouraging open communication and reporting, and regularly evaluating and revising safety policies, you will be taking the first steps toward lowering your Workers' Compensation claims and premiums.

At VGM Insurance, we have developed an exclusive [Workers' Compensation product](#) specifically designed for the home healthcare industry. To learn how VGM can help you reduce the risk of injury for your employees, contact us today at info@vgminsurance.com or call us at **800-362-3363**.