

# Real Life Claims: Hot and Cold Treatment in Physical Therapy



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# The Case of the Burning Question

At VGM Insurance, there's no shortage of mystery involved in many of the claims we see. But, we use our experience deciphering these puzzles to provide you with the information and resources you need to better prepare and protect your business.

Join us in the scenario below—based on a true story—as you look through the eyes of a physical therapist who sees what can happen when heat therapy doesn't go as planned. After you've read through the account, we'll provide some best practices you can use to help ensure you're prepared for the unexpected.

## Investigating the Case

*Jeremy, a 16-year-old high school student, meets you for a session to treat a sport related injury to his lower back.*

*"Jeremy! How you doing this week? Better?" You watch as he hobbles toward you, forcing a thin smile.*

*"A bit. Yeah," Jeremy says.*

*"Well, you're in luck. We're going to start you off with a nice hot pack today, really loosen up that lower back for you." He nods slowly and follows you back to the table. The last couple of times, Jeremy seemed to respond well to the hot pack, so you're hoping it will help with his progress. "All right, Jeremy, climb on up," you say as you head over to the hydrocollator, grab the pack, and wrap it in layers of protective barrier. "Comfortable? We're just going to go for about 12 minutes today."*

*"Yeah, I'm good." Jeremy lifts his shirt to reveal the affected lower back area, and you put the wrapped hot pack in place.*

*"It may take a couple of minutes for you to feel the heat. I'm going to run and set up some equipment for the next part of the session. I'll be back in a sec, but I'm in earshot. Holler if anything feels different from last time, okay?" Jeremy nods. When you get back, he seems good. But a few minutes later, you notice him start to fidget. "Doing okay there?"*

*"It feels...I don't know. I feel weird."*

*You immediately lift the hot pack to take a look. The skin is flushed but, fortunately, doesn't appear to be damaged in any way. "You're looking okay, Jeremy. But, let's finish up a little early, just to be safe."*

*"I can push through it," Jeremy says.*

*"How about you save that determination for the next part, yeah?"*

The rest of the session goes as expected. Two days later, however, you find out that Jeremy's lower back—the portion exactly where you placed the hot pack—has blistered badly. You think back on the previous session. You look over your files. But, you can't figure out how this could have happened.

## Best Practices to Protect Your Business

In this—as in many cases—the burning question is: what happened? Why was this session different than the others? If you, like the PT in this story, are confused, it's no surprise. It would seem that everything was done in order to protect the patient from harm and the business from a claim. VGM Insurance has seen similar claims for burns with hot packs and electric stimulator devices, as well as cold therapy. What's important to take away is that awareness is key.



And, even if a patient has received a particular therapy before, each session can be different, and a patient may react differently depending on the day. Still, there are several simple actions you can take to help protect your practice and your patients.

## Follow the Plan of Care

This is pretty straightforward advice, but it's always worth starting on such an important note. In most cases, following the plan of care already laid out for the patient will adequately protect them during treatment, while minimizing the chances of a claim being filed.

## Check With the Patient

The PT in this story did a great job checking with the patient throughout the session. They even halted the therapy a couple of minutes early to be safe. We understand that physical therapy, by its nature, comes with some patient discomfort, and it's often necessary for them to push through it. By checking in with the patient regularly, you have all the information available to use your expertise and make sound judgment on whether to continue a certain type of therapy. It's also important to remind the patient before every session to speak up and let the therapist know what they're feeling, whether it be pain, discomfort, or even feeling "different" or "weird" sensations that they haven't experienced in previous sessions.

## Document the Therapy

One of the first things that's asked for when a claim is filed is documentation related to the incident. In the case of hot packs, be sure to document the specifics of the therapy, especially the number of layers used between the pack or device and the patient. Even if the information is redundant to the standards of care, it's worth noting. This level of documentation is especially important if a patient changes therapists from one session to another.

## Make Sure You're Adequately Covered

Remember, injuries from heat or cold therapy aren't always immediately evident. Even if you do everything right, there's still a chance for patient injury. Make sure that your insurance policy provides enough coverage to keep you protected in such an event.

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

