



Healthcare

# Aging Services

## Tailored Insurance Solutions for Your Clients' Evolving Needs

In a rapidly changing aging services industry, your clients face numerous challenges. Relevant coverages that address both current exposures and emerging risks are needed. With more than 50 years of healthcare industry experience, CNA is a trusted leader and top-five underwriter of healthcare insurance products and services for a wide spectrum of organizations. To meet the unique needs of aging services organizations, we offer specialized teams for large and complex accounts and traditional risks, as well as 100+ dedicated Claims, Underwriting and Risk Control professionals nationwide.

CNA offers insurance solutions for both not-for-profit and for-profit aging services organizations with either single or multiple locations, including:

- Adult day care centers
- Assisted living facilities
- Home- and community-based services
- Independent living communities
- Life plan communities
- Memory care facilities
- Skilled nursing and subacute care facilities

### A Wide Range of Industry-Specific Coverages

CNA offers a broad portfolio of insurance solutions, specialized to meet the needs of aging services facilities. Coverage highlights include:

- Professional and general liability coverage available on a combined primary policy with separate limits of insurance
- Incident sensitive reporting
- Violation of resident rights included
- Facility professional services coverages
- Broad definition of Professional Services and Administrative Services

- Insurer duty to defend
- Insurer payments as set forth in the policy
- Blanket additional insured endorsement for general liability coverage
- Medical directors are covered while performing professional services in an attending physician's absence in an emergency
- Beauticians and barbers are covered while working at the insured location for the named insured

### Additional coverages

We also address other insurance needs, including:

- Commercial Automobile Liability
- Cyber Liability
- Directors & Officers Liability
- Employee Benefits Liability
- Liquor Liability

For more complex needs, we offer alternative risk-financing insurance programs to qualified and eligible insureds, in addition to higher limits of liability.

**Claim Scenario**

**The facts:** Following hip surgery, a nursing home resident spent several days in the organization’s skilled nursing facility (SNF). She had been prescribed Coumadin by her surgeon; however, the transfer orders did not include the dosage or a plan for international normalized ratio (INR) follow-up testing. A few days following her discharge, she developed an infection requiring surgery. The resident then filed suit against the SNF alleging improper use of Coumadin and failure to test INR at appropriate levels. CNA sought the expert opinions of a gerontologist, a wound care nurse and a gerontological nurse to review the patient records. They determined that the SNF staff had implemented orders precisely as they were given, including informing the resident of the potential risk of bleeding. Defense counsel was successful in having the SNF dismissed from the claim with no indemnity payment.

**The bottom line:** Proper risk control training that emphasizes adherence to standards of care and sound records documentation, as well as the experience and insight of CNA’s legal team, can help to minimize the incidence and impact of liability claims.

**Recent Aging Services Successes**

Description	Premium	Coverages Written	Competitive Advantage
72 for-profit skilled nursing facilities in Wisconsin, Minnesota, Michigan and North Dakota	\$1,436,000	Professional and General Liability, Automobile Liability, Umbrella	Automobile placement
20 for-profit assisted living, memory care and independent living facilities in California, Florida, Georgia, Illinois, Massachusetts, Nevada, Oregon, Texas and Washington	\$1,234,000	Professional and General Liability, Umbrella	CNA’s Risk Control services
7 for-profit locations with assisted living, memory care and independent living exposures in Oregon	\$498,000	Professional and General Liability, Excess	Broad policy form
4 for-profit continuing care retirement communities in Texas	\$247,000	Professional and General Liability, Automobile Liability, Excess	In-house Risk Control and Claims

You and your Aging Services clients need a responsive insurer that you can rely upon for collaboration, expertise and support – and CNA delivers with real-world solutions such as the examples below.

**Industry Leading Risk Control Services**

CNA’s Healthcare Risk Control team provides a consultative approach, working directly with policyholders to evaluate organizational processes, create risk mitigation strategies and develop educational resources. All team members have attained the Certified Professional in Healthcare Risk Management (CPHRM) designation, and many have earned additional industry designations and advanced educational degrees. Our Healthcare Risk Control team also provides multiple industry-specific, branded publications addressing critical healthcare and aging services risk issues, such as *CareFully Speaking*®, *AlertBulletin*® and Aging Services Claim Reports.

**A Collaborative Approach to Claims**

Healthcare claims are highly complex, and an experienced team can make all the difference. Members of our large and diverse Healthcare Claims team average 20 years of experience and have litigated medical malpractice lawsuits, managed claims for healthcare facilities and cared for patients as healthcare professionals. Our understanding of medical care, terminology and practices – as well as our expertise in litigating these claims – helps us work with policyholders to develop effective strategies for resolving claims. CNA is committed to providing best-in-class service, and our reputation in the industry helps us manage complex litigation.

For more information, visit [cna.com/healthcare](http://cna.com/healthcare).

