

SLIPS, TRIPS AND FALLS IN HEALTHCARE



HEALTHCARE CLAIMS

Slip, Trips and Falls make up **66%** of all claims and **44%** of lost costs.

Similar to other industries with a high percentage of slip/fall claims, Healthcare tends to see an increase in claims from losses that occur in Q1 when winter weather is a factor.

The Hartford - Claim Data (2017-2021)

Healthcare professionals juggle many demands in their daily work life. Managing patient care, employees, vendors, visitors and your facility operations can strain the best management systems. With resources stretched to meet the priority of patient needs, common or routine hazards can easily go unnoticed. Overlooking the potential for slips, trips and falls (STF) on your premises can be costly to your revenue, time and reputation; and result in increased scrutiny by regulatory bodies. It is for these reasons that we have developed a series of tools that are both risk and resource appropriate to help your healthcare organization combat STFs.

DO YOU KNOW THE IMPACT OF A SLIP, TRIP AND FALL CLAIM TO YOUR BOTTOM LINE?

STF risks, claims and associated litigation continue to be one of the leading causes of financial loss for healthcare operations in the U.S. The traditional methods of managing STF risks by focusing exclusively on physical hazard mitigation is clearly not enough and proving an inadequate defense against evolving and creative plaintiff attorney tactics. This environment merits management's reevaluation of current programs, even if you have NOT incurred a significant loss in the past. Ask yourself... Are we good or just lucky?

Here we'll share our current thinking on how to reduce the likelihood and severity of STF incidents by leveraging technology and by applying fundamental business processes to manage STF exposures. Having the latest technology in place can instantly become a key differentiator for reducing the impact of claims. However, such investments require a clear understanding of the end goal before making the commitment.

Of course, technology is powerful, but its effectiveness is only maximized when combined with business expertise.

AN OUNCE OF PREVENTION

As with most successful programs, STF management begins with senior leadership engagement and an understanding of risk – which includes the non-value added drain on leadership to manage the claim, insurance and litigation processes.

Your responsibility to provide a reasonably safe environment starts the moment a person enters the property. Whether that’s via a parking lot, a public sidewalk or into the lobby it’s important to acknowledge where your responsibility begins and ends; and to have a clear strategy on how to reduce potential liabilities. This is especially important in a healthcare environment where patients and visitors may be more susceptible to STF incidents due to reduced mobility or reduced situational awareness. As a facility devoted to care of others, preventing harm to employees, patients and visitors is always good business practice.

Items to consider:

- Seek to better understand where your responsibility begins and ends.
- Engage facilities management with an eye on designing out risk.
- Involve legal counsel and your agent/broker in a review of contractual obligations.
- Direct patients and visitors to a dedicated entry where staffing is in place to assist.
- Leverage engineering and technology options.
- Anticipate and plan for changing conditions such as weather or spills.
- Have a plan to handle an incident when it occurs.
- Map, track and trend incidents on your property.

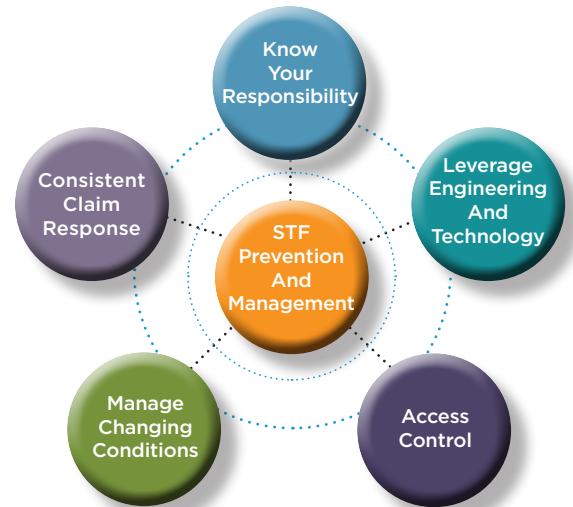
Does your program address these common contributing factors?

- Escalation procedure for higher hazard risks and incidents.
- Cleanup of water and other contaminants on walking surfaces.
- Uneven/irregular sidewalks.
- Lighting level evaluation and maintenance.
- Stairs, handrails and ramps inspection and maintenance.
- Temporary tripping hazards.

LEVERAGE ENGINEERING AND TECHNOLOGY OPTIONS

The use of physical controls to eliminate hazards and the proactive use of technology to provide early warning of an adverse condition are the key to a progressive fall risk prevention strategy.

SLIPS, TRIPS AND FALLS EXPOSURE MANAGEMENT STRATEGY



Spill Detection Software: Without some form of electronic surveillance system, e.g., cameras, spill detection software, etc., your organization remains exposed to potential risk. It is therefore important for your organization to keep up to date with emerging technology as some level of technology ultimately holds the key to driving down labor costs and risk. For example, there is commercially available spill detection software, a brand new and highly innovative technology that uses artificial intelligence to automatically recognize and report liquid spills over existing Closed Circuit Television networks. If you are a safety manager, facilities engineer or a site manager looking to reduce the risk of STF incidents you can now improve your bottom line by using software to detect and report hazards such as liquid spills as soon as they occur, which significantly reduces your risk and liability of STFs.

Effective Integration of Cameras: Monitoring and recording activity via camera systems is essential to effectively managing adverse STF events and strengthening a legal defense for your organization. Technology has developed rapidly in recent history to provide clear images in a variety of lighting and environmental settings at reasonable cost.

Recordings provide data for investigation and analysis as well as possible evidence for defense during litigation should it be needed. A robust monitoring system and associated program is essential and can pay for itself in the prevention or mitigation of a single incident.

Some factors to consider:

- Install cameras to cover all areas you’re responsible for including a focus on exterior parking, areas where the floor surface transitions from outdoor to indoor, and elevation changes where special hazards exist such as water fountains.
- Integrate video surveillance with motion detection and local lighting or infrared illumination.
- Maintain recording archives for at least the period of limitations defined by your local legal system (*consult legal counsel when determining the “Statute of Limitations”*).
- Have an Information Technology resource maintain system(s) regularly to ensure full functionality.

Leveraging Crowd Sourcing: Tap into your employees, patients and visitors for their real-time experience. Identification of hazards before they become an incident is the best prevention. Like a canary in a coal mine, seek



to establish a method to encourage the general public to notify your organization of potentially hazardous conditions. Make it easy and rewarding for people to help. Post signs with QR codes and ask them to report potentially unsafe conditions. Publicize a number where text messages can be sent to report spills or other tripping hazards. Offering small tokens of appreciation with free branded items, such as a flashlight key chain, can increase the public’s participation in identifying hazards before an incident occurs.

HEALTHCARE SLIP, TRIPS AND FALLS INCIDENT LOCATIONS



The Hartford – Claim Data (2017-2021)

ADAPT TO CHANGING CONDITIONS



Conditions can change without notice or much fanfare on your property creating hazards that need to be addressed quickly. Some examples include spills in cafeterias, hallways and elevator lobbies. Water on

restroom floors is another common cause of a slip and fall event. These hazards are not as easy to identify like a rainy or snowy day yet present similar conditions that need to be rectified before an incident occurs.

Mats & More: Entrance and exit points are an obvious focal point when weather conditions change. Placement of walk off mats and umbrella bags are common planned reactions to wet conditions. Mats are a mixed blessing, effective when used correctly however, create a greater fall hazard when not cleaned, anchored, selected or placed properly. A more proactive approach involves using prevention through design and risk management principles to mitigate risk through engineered solutions.

Prevention Thru Design Considerations

Partner with your construction, facilities personnel and architectural design professionals in the selection of slip-resistant floor surfaces.	✓
For high traffic entrances, consider recessing the entrance mats for smooth seamless transition from mat to interior walking surface.	✓
Relocate dryer/towel station to between the sinks to eliminate the distance between the sink and drying units which contributes to water buildup on the floor. When replacing older fixtures, consider investing in smart technology devices that notify the housekeeping when supplies such as soap and paper towels are low in the dispensers.	✓
Work with your janitorial supplier on the appropriate selection and application of floor cleaning slip-resistant products.	✓
Inspect and document areas such as cafeterias and restrooms on a regular basis throughout the day. There are many applications for phone and tablets that can be utilized for documentation purposes.	✓

Parking Lots and Exterior Walkways: Parking lots are one of the leading areas of STF events and injuries. Challenges in maintaining parking lots are numerous. They include weather events, general periodic surface maintenance, and surface fouling by grease, dirt and other materials as well as maintaining crosswalks and other markings.

Management and Maintenance Considerations

Evaluate your lighting adequacy (Lumen level) for shadowing and dim areas, activation method (motion or dusk/dawn) and maintenance. Schedule bulb replacement prior to the anticipated life span to prevent outages.	✓
Identify and highlight elevation changes in parking lots and walk paths with contrasting colors or lighting.	✓
Conduct daily visual inspections of all exterior walkways and parking area to identify any slip/trip hazards especially after storm events that can leave debris on the walking surface.	✓
Target repair or change of surface conditions for areas that accumulate dirt/debris or are subject to surface fouling.	✓
Ensure proper drainage to prevent pooling of water and ice accumulation.	✓
Plan for vigilant removal of snow and ice when needed (sometimes multiple times per day).	✓

SHOULD A SLIP, TRIP OR FALL OCCUR



An active STF management plan is an important element in controlling your total cost of risk. Therefore, it is imperative that your organization prepare to react properly should a STF event occur on your premises. Following a few simple steps can make a significant impact on claims against your organization.

1. Identify and react to the incident as quickly as possible.
2. Have a prepared incident report ready and available to staff at all times. Use technology to provide convenient access.
3. Treat the customer with compassion and respect at all times.
4. Do not admit fault.
5. Call 911 if ...
 - a. an injury is life-threatening, or
 - b. the customer requests assistance.
6. Most importantly, review the incident and make corrections as necessary to reduce the likelihood of recurrence.

RESOURCES



Contact Risk Engineering or go to [TheHartford.com/riskengineering](https://www.thehartford.com/riskengineering) and enter your current policy number for on-demand solutions focused on the loss trends that most impact

the health care industry. Learn how to enhance slip, trip and fall safety with other technical papers in our STF series:

- Slip and Fall Prevention Healthcare
- Preventing Slips and Falls through Effective Floor Care
- Controlling Slips, Trips and Falls at Building Entrances
- Slips, Trips and Falls Checklist



LEARN MORE ABOUT OUR COMMITMENT TO YOUR SAFETY.

Contact your Risk Engineering consultant to access resources 24/7 with policy number at [TheHartford.com/riskengineering](https://www.thehartford.com/riskengineering)

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