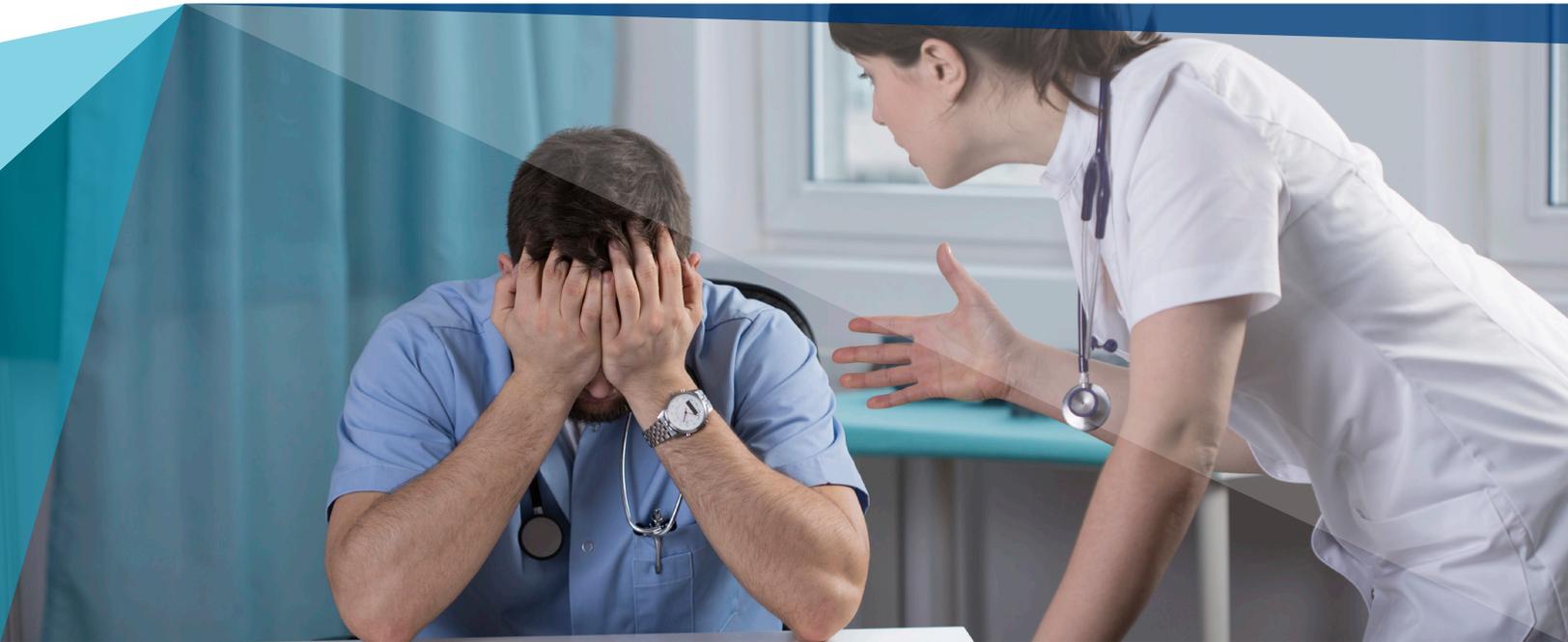


MARSH RISK CONSULTING

PREPARING FOR WORKPLACE VIOLENCE IN THE HEALTH CARE INDUSTRY



The headline-grabbing incidents are relentless — a steady stream of violent events plaguing US health care workplaces. Violence in health care settings, including abusive behavior, is unpredictable and can be difficult to anticipate. In addition to personal safety issues for staff, patients, and others, implications for an organization range from regulatory issues to reputational harm to financial losses.

According to the US Bureau of Labor Statistics (BLS), in 2013 — the most recent year in which statistics are available — there were 5,710 cases of violence in private hospitals. A 2012 BLS report cited more than 19,000 episodes of violence or other injuries inflicted on staff in health care and social assistance environments (see FIGURE 1).

FIGURE 1: EPISODES OF VIOLENCE OR OTHER INJURIES IN HEALTH CARE AND SOCIAL ASSISTANCE ENVIRONMENTS, 2012



Violent incidents do not always involve weapons. More often, it's verbal abuse and attacks such as punching, kicking, spitting, and biting, typically by patients and family members who are triggered by emotions such as anger, fear, or pain. And, while less frequent, employee-on-employee workplace violence incidents may occur, often attributable to stress and fatigue due to long shifts, job performance worries, a lack of coping mechanisms and interpersonal skills, or personal issues.

KEY CHALLENGES

While nearly two million American workers report having been victims of workplace violence each year, health care workers are at particularly high risk. Among the many challenges to mitigating workplace violence in health care settings:

Schedule: Many health care facilities operate 24/7 and are widely accessible to the public.

High stress: A health care environment can be physically and mentally stressful. Staff, patients, and families experience a range of emotions throughout the course of a workday.

Facility layout: The mission, design, and layout of hospitals and other health care facilities can present unique challenges for workplace violence prevention or the containment of an active shooter event. During a workplace violence incident, patients may be difficult to manage or to move because of their medical conditions, mental state, or treatments — for example, patients who require ventilation or are sedated, contagious, or in surgery.

Duties: Staff members focused on providing care to patients need to be able to protect themselves from harm while performing their duties. At the same time, employers need to balance a security and/or police presence and response against the need for an environment that is conducive to healing and recovery.

The aftermath: From emotional and psychological impacts to injuries or deaths, the follow-up to a workplace violence incident can be overwhelming. They can lead to days off work, long-term health care costs, workers' compensation costs, liability insurance claims, litigation, business interruption-related expenses, and more.

REGULATORY MANDATES

Under US Occupational Safety and Health Administration (OSHA) rules, "Each employer shall furnish to each of his employees employment and a place of employment which are free from

recognized hazards that are causing or likely to cause death or serious physical harm." In 2015, OSHA updated its guidelines to account specifically for health care and social service workers. In addition, the Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires health care organizations to provide a safe care setting or risk jeopardizing their Medicare/Medicaid reimbursements.

Moreover, state-specific legislation has recently been drafted to address health care workplace violence — and to require management to develop workplace violence prevention plans. In California, for example, SB 1299 requires that the state's Occupational Health and Standards Board, no later than July 16, 2016, adopt standards developed by CalOSHA "that require specified types of hospitals, including a general acute care hospital or an acute psychiatric hospital, to adopt a workplace violence prevention plan as a part of the hospital's injury and illness prevention plan to protect health care workers and other facility personnel from aggressive and violent behavior." The rule being drafted by the state takes this a step further, to include all health care providers and locations, including home health.

STEPS TO TAKE

Your organization should have a comprehensive plan to identify problems early and address them. Prevention, though not always possible, is the goal. And should an incident occur, having an effective, well-practiced plan in place can help mitigate the damage. If you don't have the right tools and protocols in place to help identify and resolve potential or real threats early, you face an increased risk for workplace violence.

Here are some basic tactics to include not only in your workplace violence plan, but in your overall organizational resilience program:

- Educate all employees about the range of workplace violence issues they may encounter, communication channels, and related policies and procedures.
- Train employees on how to use alarms, locks, and other alert and safety features.
- Ensure that employees and others understand their roles and those of on-site security and law enforcement.
- Plan ahead at all locations so that preparedness and response plans are integrated.

- Ensure communication within and between locations and key stakeholders, including law enforcement and others in the community.
- Account for employee and victim assistance in response plans.
- Respond promptly to manage impacts and consequences effectively.
- Assess whether your plans comply with federal and state regulations and meet post-incident reporting obligations.
- Review your insurance coverage and work with advisors to assess whether it is adequate.

HOW MARSH CAN HELP

A workplace violence incident can be a terrifying prospect for any health care organization. Marsh can provide a wide range of workplace violence prevention solutions. As a global leader in insurance broking and risk management, we take a holistic approach to helping protect our health care clients' staff, patients, reputation, and bottom lines.

We can develop an integrated strategy designed to help you:

- **Educate** your organization on the need to prepare for and mitigate the risks of workplace violence/active shooter incidents.
- **Build** an end-to-end plan that includes risk assessments and addresses incident prevention/mitigation, risk transfer, post-event business interruption and reputation management, and claims management.
- **Drive** comprehensive plan implementation in the event of a workplace violence/active shooter incident.
- **Protect** your staff, patients, brand, and bottom line during and following a workplace violence/active shooter incident.

Marsh Workplace Violence Risk Solutions

- Analytics and assessments of workplace violence risk exposures and insurance program adequacy, including workers' compensation, general liability, professional liability, umbrella/excess, and property insurance.
- Evaluation of existing workplace violence prevention programs and related policies, identification of gaps, and improvement recommendations.
- Evaluation of existing employee assistance programs and behavioral services available for employees, and other HR programs that provide training for workplace conflict resolution and de-escalation training.
- Preparation of tailored workplace violence prevention policies and programs.
- Organizational resilience, including the development of integrated crisis management, emergency response, and business continuity plans.
- Senior management, supervisor, and employee risk assessment and situational awareness training.
- Real-time crisis response and reputational risk management.
- Casualty claims assessments, management, and closure support.
- Forensic accounting and claims management for insurance recovery purposes.
- Post-event assessments and continuous improvement.

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For more information on these and other solutions from Marsh Risk Consulting, visit www.marshriskconsulting.com or contact your local MRC or Marsh representative.

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