



Brian Barrick
Author, Consultant
President, PCALIC

Brian Barrick's

April 2011

“THE CIRCLE OF SAFETY”

ADULT CARE AWARENESS ADVISOR

News and Tips to Make Your Life Easier, Safer and Happier!

For Friends and Clients of PCALIC, LLC

800-673-2558 • (717)630-1030 • www.PCALIC.com



Become a fan of PCALIC by logging on to Facebook. Be entered for a chance to win a monthly Facebook fan **Prize Pack!**

Visit Brian's online blog at: <http://brianbarrick.wordpress.com>. Use this as a valuable resource for information on claims, risk management, and news in the Adult Care industry.

Follow us on Twitter!

Name: BrianBarrick

Did you know?

April is also known as:

1. ASPCA Month
2. Autism Awareness Month
3. Grilled Cheese Month
4. National Card & Letter Writing Month

This April, eat a grilled cheese, educate yourself on Autism, and write a card or letter to a loved one!

Important Dates:



- April 22nd- Earth Day
- April 24th- Easter Sunday
- May 1st- May Day
- May 30th- Memorial Day

Personal liability Insurance for Seniors: How it benefits you!

The average senior in a residential care community has significant assets to protect, often accumulated over decades. When first transitioning into community living it is likely that they have recently sold their home. Even if they haven't, they may have lost the critically important Personal Liability Asset Protection previously enjoyed with a homeowners or renters insurance policy.

We're here to help them, and you ... your organization can decrease risk, increase profitability, sustain and grow with this state of the art insurance policy:

- Reduce Cost > by decreasing premiums
- Enhance Coverage > by being named additional insured
- Gain & Retain Residents > keep them safe and happy

A Personal Liability Insurance Policy is a vital part of any estate preservation program. This coverage helps protect your resident's assets and lifestyle against third party claims resulting from bodily injury or damage to their property.

Unlike other agencies, we have access to a state of the art policy that will indemnify your facility and enables your operation to:

- Dramatically decrease exposure for your self-insured facility or multiple operations
- Generate significant income and above-the-line cash flow
- Reduce overhead and expense charges
- Gain a competitive sales advantage
- Retain residents / maintain occupancy

FREE OFFER: Be one of the 1st 13 to respond and receive a FREE Audio Report listing 3 ways to reduce costs in your home! Call Kathi at 800-673-2558 extension 113 today!



Standby Essentials for Power Outages

Power outages can happen at any time of year. During the winter, storms are the usual culprits, but in spring floods, enthusiastic backhoe operators and skyward thrusting trees join the party. Bluntly, a power cut can happen to anyone, and coping will be easier if you have a plan and supplies prepared in advance.

The most important items you need are emergency lighting (at least a flashlight and lantern) the emergency number for your power company and access to a phone, so you can either report the incident or find out what's happening. (Landlines normally continue to operate during an outage but they must be corded – directly connected to the outlet). A battery-powered radio may also be helpful. If you need power for a water supply or purification, keep a regularly-replaced bottled supply in your home.

During an outage, disconnect all appliances, except the fridge and freezer, so they won't be damaged by a surge when power is restored. If the outage lasts more than a couple of hours you may need to dispose of refrigerated foods, though a freezer will hold food safely for up to 48 hours provided you don't open the door. If the weather is cold, keep warm by staying in bed, with extra blankets.

The Centers for Disease Control and Prevention (CDC) has more at <http://tinyurl.com/cdc-blueage>.

(Solution to puzzle on page 3)

4	5	6	7	8	9	1	3	2
2	1	8	5	4	3	6	7	9
3	9	7	2	6	1	5	8	4
1	7	9	4	2	8	3	5	6
8	6	3	9	1	5	4	2	7
5	4	2	6	3	7	9	1	8
7	2	4	3	5	6	8	9	1
6	3	1	8	9	2	7	4	5
9	8	5	1	7	4	2	6	3

Daily Sudoku, Thu 7-Apr-2011 medium

What is an Incident?

An incident is any occurrence which is not consistent with the routine care of a particular resident, or an event that is not consistent with the routine operation of the organization. Many insurance companies have now developed other requirements for reporting actual or potential claims. Incident reporting, however, remains an important proactive means of loss control within any organization.

Often times, incidents are not reported because of the following:

- There is no clear definition of what an incident is
- Failure in the ability to identify serious events
- Seen as purely a nursing function, so safety-related incidents are not reported
- Seen as a Safety Committee function, so clinical events are not reported
- Seen as an admission of negligence, so staff is fearful to report
- Response to reported incidents is punitive, so staff is hesitant to report
- Perception of incident reporting as a routine task with low priority.

Purpose of Incident Reporting

There are a multitude of purposes for incident reporting, including quality improvement, event documentation and liability monitoring. Many organizations have found that incident reports can be a positive management tool and encouraging employees to complete a report provides management with some vital information. Reporting events when things do not go as planned gives management the information needed to improve the quality of services and perhaps limit the possibility of a repeat occurrence. Every organization should define the purpose of their incident reporting system. The purpose of incident reporting can include, but need not be limited to:

- Improving the management of resident care and treatment by assuring that appropriate and immediate intervention occurs and corrective measures are implemented to prevent reoccurrences.
- Providing a factual record of the event by the employee or volunteer who was a witness to or had first hand information of the incident.
- To provide a database for the organization's Quality Assurance/Performance Improvement activities so that care and services can be evaluated and changes can be made to improve quality.
- To alert Risk Management/Administration of an occurrence that could result in a claim, so that loss control measures can be implemented.

It is important for staff to understand that reporting an incident does not make it a claim. However, a potential claim will not disappear merely because it was not reported.

For more information, please log on to www.pcalic.com; enter your username and password on the right-hand side of the screen to login. Click on the risk management link. If you need a username and password or forget your username and password, please contact Kathi Fuhrman at kathi@pcalic.com.

WELCOME!

We would like to welcome our recent new insured's:

- A Dawn Home, LLC
- Aileen Armbruster
- Angel Acres
- Brandy Floyd
- Care Plus AFH
- Care Wind Place
- Tatum Glen Assisted Living
- Absolute Assisted Living
- Sunshine Adult Care
- Squaw Peak Central, LLC
- Trinity Arms

IN THE SPOTLIGHT:



The team at PCALIC appreciates all you do for your communities. We want to acknowledge exceptional organizations for their hard work. This month's spotlight is on:

AM/PM Personal Care Home, Inc.

Congratulations on NO DEFICIENCIES for your recent inspection. That is truly commendable! Be on the lookout for special Congratulations from the PCALIC team.



Log on to www.PCALIC.com to access all the benefits of being a Member Insured:

- Falls Procedures
- Wandering/Elopement Procedures
- Risk Assessment Form
- Medication Administration Video
- Mediation & Arbitration Program

Thank You! Thank You!

We would like to thank the following for referring their fellow friends and family to PCALIC for a quote:

Anna Masambaji

Remember: Each individual that refers someone to us for a quote receives a \$5 Gift Card! This is a perfect way to enjoy your shopping on us.

Challenge your mind with Sudoku!

According to a study by Harvard Health, challenging your brain with mental exercise helps to maintain brain cells and stimulate communication between cells. Keep your mind young with Sudoku!

		6				1		
2				4	3		7	
3		7	2		1			
		9		2			5	
8								7
	4			3		9		
			3		6	8		1
	3		8	9				5
		5				2		

Daily SuDoku: Thu 7-Apr-2011

medium

(c) Daily Sudoku Ltd 2011. All rights reserved.

The object is to insert the numbers in the boxes to satisfy only one condition: each row, column and 3x3 box must contain the digits 1 through 9 exactly once. What could be simpler?

PCALIC, LLC
P.O. Box 933
Hanover, PA 17331
Return Service Requested

PRESORTED
STANDARD
U.S. POSTAGE PAID
MAILED FROM ZIPCODE 17331
PERMIT NO. 38

“ I was treated well from the beginning! I contacted other companies who acted like my small business didn’t matter. PCALIC treated me well.”

-Jennifer Womack

Bluebonnett Assisted Living

IT'S A FACT: There’s no scientific evidence that cheese before bed causes nightmares. In fact it contains tryptophan, a chemical that relieves stress and induces sleep.



Inside This Issue...

Personal Liability Insurance.....	Page 1
What is an Incident?.....	Page 2
Standby Essentials for Power Outages.....	Sidebars



Out page 3 and see how many individuals received free gift cards just for talking about us!