

# **I'm a Home Healthcare Nurse: Do I Need Professional Liability Insurance**

written by CPH Insurance | June 16, 2016

Working in the home may feel vastly different from working in a hospital or other medical facility: While you still report to an employer, you can nonetheless keep your own hours and have a fair amount of independence and yet, you still realize that there are certain regulations and codes that must be followed.

You would adhere to medical advice and good practices in someone's home the same way you would in a hospital or in a practitioner's office. In essence, nothing changes about how you practice your profession ... except that you practice it outside of a traditional medical work environment. In spite of this you should still keep individual professional liability insurance.

Consider This: There are potential problems associated with going into someone's home that may not exist in an office. You could be subject to sexual harassment charges or your patient might experience an allergic reaction to a medication. There could be a mishap in moving a patient from a bed or a seated position, resulting in a fall or another type of injury. Furniture and other things may get in the way; unsanitary conditions could exist in the home that compromises the quality of care. Any of these situations could lead to a malpractice lawsuit against you.

So then: Should you, as a home healthcare nurse, cover yourself with liability insurance above and beyond what is offered by your employer? Absolutely! Your employer's policy may cover you, but only up to a point. All malpractice insurance policies have limits of liability and it is up to the individual nurse to decide how much is needed.

Important to Note: Your employer's policy is tailored to the company's specific needs, not to yours. Carrying your own professional liability insurance will protect your best interests and cover you should a patient decide to file a lawsuit against you.

So keep your peace of mind and decide today to carry your own professional liability insurance.