

Your Patient has Harmed Themselves. Are You Covered?

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As an experienced mental health professional, you know better than anyone that people can be unpredictable. This includes patients. As a professional, you might feel that there's a need to hold your patient's hand to keep them on the right path. However, no matter how much you support them in creating a healthy life, it's possible that your patient may steer away from this path toward a crisis.

This is par for the course in the mental health field, but the truth doesn't make it any easier to deal with or undo the unexpected tragedies of your patients.

As much as you might try, you are affected by your patients and their actions. It's why the rate of depression affecting therapists is so high: [61% percent](#).

When your patient who has been in your care and has trusted your advice harms themselves, are you liable? It's a question that, although difficult to fathom, is very necessary to ask and prepare for. It's not enough to have group or employment coverage, because, many times, the patient goes after their caregiver.

What happens when a patient attempts to sue you? The first thing you can expect is the damage that occurs to your reputation by mere association. There are also potential fees that you may have to pay out of your own pocket, if you're not covered. We've read the horror stories that plague the medical industry; your patient, referred to you for mental health care, puts you in an even more vulnerable position, especially if they can't be trusted to care for themselves...it's why they've entrusted you in the first place.

Some attorneys even specialize in the area of helping the loved ones of patients who have committed suicide to receive retribution, at the expense of the treating professional. All you have to do is Google the statistics and it's enough to make you want to close your doors. When you're done looking up the alarming facts, you'll likely agree it's more important than ever to secure liability insurance, in case one of your patients becomes unstable. We're here to help you protect yourself, your career, and your assets.

With the peace of mind that comes with having coverage, you can be that much more of an effective healer for your patients. It's why you've chosen therapy: to derail these tragedies and to save people's lives. To make a difference.