



Photo credit: Parkland Ambulance

The Pulse

by SCoP

The Saskatchewan College
of Paramedics newsletter
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Professional Liability Insurance

Professional liability insurance for paramedics is becoming a topic of interest in part due to recent high profile cases of professional misconduct in other parts of Canada. Facing the prospect of losing the ability to work in the profession, being sued by patients and their families, and even jail time, paramedics across the country should be thinking about how they'll manage in the event that their professional conduct comes into question.

Common misconceptions about liability insurance may be preventing some from considering this type of financial protection. Not all employers cover their employees in all situations, and there may be exclusions that you don't know about. Are you covered when volunteering as a paramedic? Providing care off duty? Are you covered when subject to disciplinary actions from us, your regulatory body?

The following article is written by Mike Hordichuk, CIP, CRM, Harvard Western Insurance.

WHAT IS PROFESSIONAL LIABILITY?

Malpractice insurance is a type of professional liability insurance purchased by health care professionals. This insurance coverage protects health care providers in the event they perform a wrongful act, error, omission or negligent act in the course of professional services as a paramedic.

Paramedics are professionals and are therefore exposed to a unique set of risks. The nature of the paramedic profession exposes them to lawsuits or complaints as a result of the delivery of emergency care. Unforeseen expenses and damage to your professional reputation are a possibility.

WHAT RISKS AM I EXPOSED TO?

Employers carry liability to protect themselves against these risks. The employer must have entity coverage in order for it to extend to employees.

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Extended coverage to employees can still be limited in scope. A claim for an employee can be denied if an employer's limits under the policy have been exhausted or exclusions exist on the policy you may not be aware of.

The Saskatchewan College of Paramedics has been working to identify individual professional liability insurance requirements and options for its members. In response to the Saskatchewan College of Paramedics request for information, **Harvard Western and Intact Insurance created a coverage proposal for individual paramedics to ensure that they are protected as professionals.** Volunteering, secondary or part-time jobs, development of treatment plans, and disciplinary actions from your regulatory body are situations where you may not be insured under your employer's policy.

WHAT COVERAGES CAN I PURCHASE TO PERSONALLY PROTECT MYSELF?

Given the risk potential identified, it is important to take the time to evaluate your own professional coverage. As an example of what is available, Harvard Western and Intact Insurance are pleased to provide an overview of an affordable option for individual professional liability coverage to members of the Saskatchewan College of Paramedics.

The following coverage description identifies specific options that you might want to consider. Should you be interested in pursuing protection further, this particular level of coverage can be made available to you at an annual cost of ~\$57 per year (subject to a \$500 deductible). Self-employed members can also be included under this program and a flat surcharge will apply depending on the nature and scope of your operation. It is prudent to note that similar coverage may also be available through other providers that you wish to pursue.

Program coverage includes:

Limit of Liability – \$5,000,000 Professional Liability limit per claim.

Disciplinary Legal Costs - A type of coverage that pays the legal expenses required to defend an insured paramedic when a regulatory agency brings disciplinary proceedings against him or her. The limit provided under the policy is \$100,000.

Penal Legal Cost Coverage – Covers the insured's legal costs in defence of charges of a penal nature under any federal or provincial law (except proceedings before an administrative tribunal or a commission). The limit provided under the policy is \$100,000.

Loss of Earnings – Covers the insured for loss of earnings as a result of being called upon to assist in the investigation or defense of a claim. All reasonable expenses incurred by the insured including actual loss of earnings up to \$500 per day.

Coroner's Inquest – Covers the insured for legal costs when called upon to appear before a coroner's inquest as a result of administration of professional services. The limit provided under the policy is \$100,000.

Cyber Security & Privacy Liability – Covers the insured for 1st party breach and notification expenses required by law in the event of a privacy breach. Also covers 3rd party infringement, security and privacy breach and network personal injury. The Health Information Protection Act set the standard for protecting personal health information. The most expensive aspect of a cyber incident is legal costs, specifically the cost of consulting with lawyers to determine legal obligations under applicable laws in the event of a privacy breach. The limit provided under the policy is \$100,000

Abuse Exclusion – Legal Cost Extension reimburses the insured for

legal costs incurred in the defence of a civil proceeding alleging abuse. The limit under the policy is \$50,000.



Photo credit: Sunrise Health Region

Therapy & Counselling Endorsement – Counselling to victims of abuse and/or molestation. The limit under the policy is \$50,000.

Territorial Coverage – Worldwide provided suit is brought back to Canada for trial.

Paramedic Candidate Endorsement - This endorsement covers the professional services of restricted license members rendered under direct supervision of an unrestricted licensed member. Also, coverage is extended to practicing paramedics on parental leave for up to 1.5 years.

Legal Guard / Advice – Unlimited access to a legal information service. Legal information will be provided by qualified lawyers in response to your legal questions as it pertains to your professional services as a paramedic.

We hope the above provides a clear explanation of the professional risks paramedics are subject to. Harvard Western Insurance would be happy to address any further questions from the membership.

Mike Hordichuk, CIP, CRM, Harvard Western Insurance.
Phone: 306-791-4538
Toll free: 1-888-382-6657

If you would like to inquire about this coverage, please contact Mike!

Critical Care Paramedic licences are here!

The College is pleased to announce that the Critical Care Paramedic (CCP) licensing level is now available! We will be prioritizing members who are currently working within the province at this level, specifically those employed by STARS and Saskatchewan Air Ambulance. These members will be permitted to be grandfathered in until September 1, 2018. For the 2019 renewal period, all CCP requirements will need to be met.

CCP members will now prefix their SCoP numbers on patient care reports with 85.

CCP licensing will open to the general membership in 2019.

Changes to PCR documentation

The Saskatchewan Health Authority has advised that as of April 1, all members should stop using the ARMS number that was issued by the Ministry of Health, and begin using the Registry Number issued by SCoP on their Patient Care Reports (PCRs).

Your SCoP Registry Number can be found in your Member Account, or on the public Member List. The number you put on your PCR begins with a two-digit code indicating your licence level, followed by your licence number.

Codes:

EMR: 45

PCP: 15

ICP: 25

ACP: 35

CCP: 85

The number on your PCR will look like this if you are a PCP: 1538456

The Current PCR forms have room for 6 numbers, but the 7th will fit. The Ministry of Health will update this next time they order PCRs.

Ventilation needs assessment

The Paramedic Practice Committee (PPC) is investigating the need of Advanced Care Paramedics to maintain a ventilator on a chronically ventilated, stable patient.

A form has been developed to track how often ventilated patients are encountered. It can be found on the College website under RESOURCES > Documents > Forms. This form should be completed each time an ACP encounters a ventilated patient during an interfacility transfer. The form should then be returned to Jen Williams.

This information will be used for the PPC in their evaluation of whether or not to include this into the ACP scope of practice. This does not permit ACPs to transport ventilated patients.

Definition of Direct Supervision

The College would like to remind its members that direct supervision is defined as no more than an arm's length away at all times while providing patient care.

Professional Conduct Committee update

The College is responsible for the protection of the public, and management of this responsibility is one of the most important roles that the College has. It is our job to assure the public of the knowledge, skill, proficiency and competency of members in the practice of emergency medical services.

For 2018, the professional conduct committee has begun investigation into 3 complaints. Of these, two relate to professional misconduct, and one is related to professional incompetence.

PCP Scope Change deadline: June 2019

Reminder, current members at the PCP 2001 NOCP level have until June 30, 2019 to fulfill the requirements needed to meet the increased scope. Members not upgrading by then will be re-licensed at the EMR level. Members at the EMT level will also need to choose to upgrade to the 2011 PCP level or be re-licensed at the EMR level.

Saskatchewan is moved to the 2011 NOCP guidelines to enhance patient care, and also to ease labour mobility by aligning with other paramedic regulators and educational institutes across the country.

COPR Award of Excellence for 2017

A Saskatchewan paramedic is one of the winners of the Canadian Organization of Paramedic Regulators (COPR) 2017 Award of Excellence. This award is presented to the candidates that received the highest score on the respective Primary Care Paramedic (PCP) and Advanced Care Paramedic (ACP) COPR Entry to Practice Exams.

There are six provinces that use COPR's Entry to Practice examinations as their entry to practice examinations; British Columbia, Saskatchewan, Manitoba, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador. In 2017 there were 898 candidates (752 PCP, 146 ACP) from across these provinces that wrote the examinations.



Congratulations to Seth Helm, winner of the 2017 Advanced Care Paramedic Award of Excellence!

Seth is originally from Kinistino and currently works at Parkland Ambulance Care in Prince Albert as an ACP.

Do you know about our Working Groups?

The business of the College of Paramedics is conducted by our Committees and by our Working Groups, which have members drawn from practitioners and advisors across the province. Descriptions of the Committees are available on our website under ABOUT US > Committees. The following are our current Working Groups:

Member wellness: This 7 member group is working on developing the framework for the College's member wellness platform of creating a regulatory environment that supports and encourages healthy members while meeting the duty and objects of the College. Members: Cheryl Solonenko, Lindsey Holm, David Reed, Noel Dunn, Jennifer Williams, Rashed Al-Mamun, Nathaniel Deng Mayen (public representative – Social Worker), Karen Messer-Engel (public representative – Psychologist)

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Community paramedic: This working group is comprised of 6 individuals who have been working on developing the competency profile of the community paramedic endorsement. They will also develop the recommendations for the educational and continuing education requirements. Members: Joanne Moss, Doris Robertson, Jessica Heathcote, Sherri Julé, Megan Koskie, Steven Skoworodko.

MFI: The group is comprised of two physicians, one ACP and one ACP working in an enhanced scope. They review all MFI submissions and provide learning points for practitioners as necessary to improve medication facilitated intubations across the province. Members: Dr. Damjan Gaco, Dr. Brad Jamison, Shannon Koch, Kim Johnston.

Members are encouraged to keep up to date on College business. Minutes from Council meetings are posted on the website as news items and can also always be accessed under RESOURCES > Documents > Council Meeting Highlights.

Thank you to everyone who contributes to the success of the College!

2018 Council Election and AGM

The 2018 Annual General Meeting was held on Wednesday, May 2 in Saskatoon at the Western Development Museum. Approximately 80 members attended the full day networking and education event.

Members enjoyed presentations from local speakers and international speakers on a variety of topics.

The morning began with Heather Thiessen, a Patient Advisor with the Saskatchewan Health Authority, who gave a fantastic presentation on the patient experience. She spoke about her experiences as a patient and how it now informs her work. Her presentation was full of useful information about client and family-centred care, an approach to the planning, delivery and evaluation of health care that is grounded in mutually beneficial partnerships among health care providers, patients and families. She spoke about working with patients and families, rather than doing “to” or “for” them.

Her presentation was then followed by a member focus group on patient/public engagement. The results of this will be sent out to members in the near future.

After lunch Brian Bardsley Jr offered his expertise on the pathophysiology of ballistics. He is currently the Medical Team Leader and EMS Coordinator for the Chicago Police



2018-2019 SCoP Council members, back row from left to right: Betty Hoffart, FCMA (Public Representative), Bill Fischer (President), Jason Trask (Past President), Kael Irvine (Member-at-large, fire representative), Kyle Sereda (Vice President), Dan Lewis (Member-at-large). Front row: Matt McGurk (Member-at-large), Olumide Adetunji, LL.B, LL.M (Public Representative). Missing: Angela Graham (Member-at-large), Tom Janisch (Public Representative).

Department's SWAT unit and holds an associate faculty position with the Loyola University Medical Center. Brian has extensive experience in a variety of roles with the United States military and in civilian paramedic and fire services and gave a riveting presentation.

Updates from the College were also part of an informative day. Jennifer Williams, Director of Professional Practice and Research, and Rashed

Al-Mamun, Policy and Research Analyst at the College of Paramedics, gave an update on SCoP projects. Jacquie Messer-Lepage, Executive Director of the College of Paramedics, presented an update of the College strategic plan. Both of these presentations are available on the College website in the AGM section under Resources.

Winners of the 2018 SCoP Award were announced. Congratulations to

Samuel Colin, PCP 2011 NOCP, and Robin Focht, ACP, both based out of Regina. Their essays will be posted soon on the College website.

On the business side of things, votes for the Council election this year were submitted once again online in a quick and easy process for both members and College staff. The College thanks those members who ran in the election, and those who voted.

The AGM was the first opportunity for members to meet their new Council for 2018 – 2019.

Kyle Sereda, an ACP with Moose Jaw & District EMS, has been elected Vice President of Council. This is a two-year term, followed by a two-year term as President.

Two members were acclaimed to member-at-large positions that also last for two years. Matt McGurk, an ACP based out of Saskatoon who works for Medavie Health Services West will join Council for the first time. After a break from Council, Daniel Lewis re-joins as a member-at-large. An ACP working out of Regina, Dan previously served on Council as member-at-large, Vice President, and President.

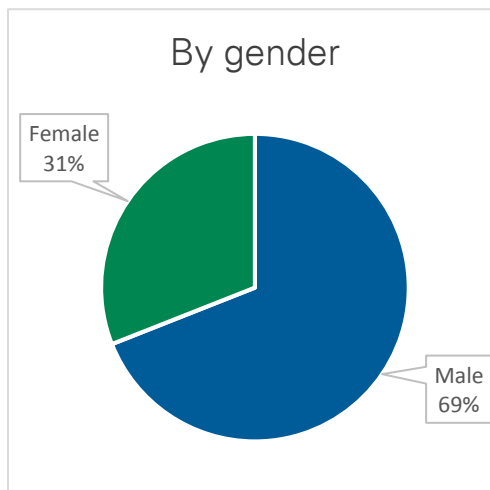
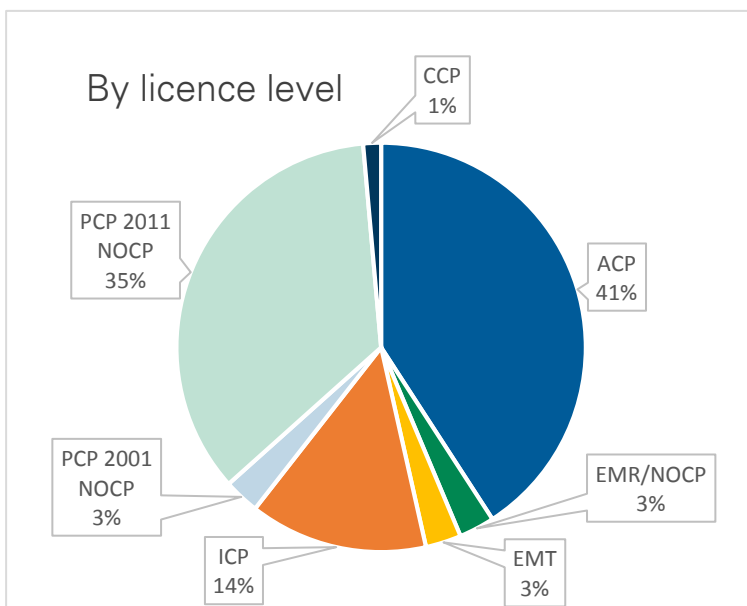
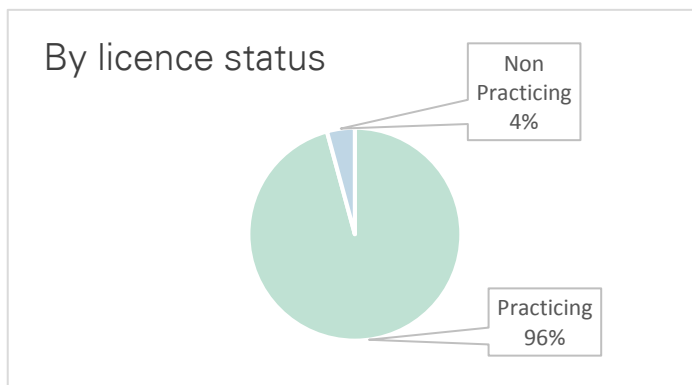
Jason Trask will now move in to the Past President role and Bill Fischer moves in to the role of President.

We'd like to thank Aris Scott for his service as he moves on from Council. We would also like to thank Betty Hoffart, FCMA, and Tom Janisch, outgoing Public Representatives, for their valuable years of service. They will remain on Council until new Public Representatives have been appointed.

No resolutions were submitted at the AGM and no votes occurred.

Thank you to all members who attended the AGM for your valuable contributions to the Saskatchewan College of Paramedics, and to the regulation of the paramedic profession.

AGM Attendance by the numbers



Member Wellness

We recognize that our members face unique and difficult challenges in their professional lives that are not easily left at work when the day is done. Your health and well-being is important to us!

The College is currently working with the Mental Health Commission of Canada (MHCC) to support the testing of tools to allow paramedic service organizations to assess psychological health and safety of their workers.

We have also added a brand new Member Wellness page to our website, which contains a list of resources to support you. Navigate to **RESOURCES > Member Wellness** on our website, or visit the page directly at <http://collegeofparamedics/web/wellness>

The College received messages of support after the Humboldt tragedy and would like to take this opportunity to pass them along.

As I sit here at my desk this am, wearing green in honor of the Humboldt Bronco team, I wanted to reach out to the Saskatchewan College of Paramedics staff and members. As a paramedic, responding to a scene such as that which happened that fateful night is every paramedics worst nightmare come true. My thoughts and prayers are with the dispatchers, those who responded to the scene, transported the patients, and to those who were off work and came in to assist. To those EMS services that responded from other communities to provide mutual aid and to the STARS crew and continue to help in any other ways. Just wanting you to know that fellow paramedics across the country stand with you and encourage you in the days ahead to make use of the resources that I know are being made available to help all work through the after effects. We are a family and my heart aches for not only the families, relatives, friends, teammates, hospital staff, police etc but for all those EMS personnel involved. Hugs to all of you.

Joy Pritchett-Sheridan, Tech-P, MEM
Program Analyst / EMS Officer
Manitoba Health, Seniors and Active Living Emergency Medical Services

So incredibly sorry to hear about the terrible bus accident with the hockey team. You are all in our thoughts and prayers.

Brian

Officer Brian L. Bardsley Jr.
Medical Team Leader
WMD Team Leader
SWAT
Chicago Police Department