

## Reducing Liability Risks for Nurses

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As nurses, you play a critical role in delivering healthcare in a wide range of clinical settings. Nurses are often the member of the healthcare team best known to the patient and family. Each service that a nurse performs carries inherent risks. By knowing the areas within your own daily practice that present the highest degree of risk exposure, you can act more effectively to prevent or minimize patient injury and financial loss.

We encourage you to read the more comprehensive list of risk management recommendations present in the full Claims Study released by Aon Affinity's Nurses Service Organization (NSO) and CNA HealthPro as they relate to the nursing profession as a whole and to individual nurse specialties. The full study can be found at [www.nso.com/rnclaimstudy](http://www.nso.com/rnclaimstudy). The following is an excerpt of general recommendations that were derived from this study:

### Scope of Practice

- Maintain professional communication skills to interact effectively with all levels of healthcare workers involved in the provision of nursing services.
- Verify that your employer(s) maintain appropriate professional liability insurance limits as may be required by state law or regulations.
- Immediately report any allegation or notice of pending professional or legal action related to professional scope of practice to your insurance company, if you purchase your own professional liability insurance.

## FACT:

*You can act more effectively to prevent or minimize patient injury and financial loss.*

### Nursing Competencies

- Maintain clinical nursing competencies through continuing education.
- Prepare to undergo an annual skills assessment and demonstrate required competencies.
- Inform appropriate managers, supervisors and nurse educators of your educational needs and goals in order to strengthen your nursing competencies.

### Patient Health Information Records

- Ensure that entries are legible and written in ink.
- Avoid subjective comments regarding the patient, family or other healthcare providers.
- Document actions and patient discussions as soon as possible after the event.
- Do not insert late entries for any reason after a lawsuit has been initiated, to avoid the appearance of tampering.

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- Use only approved methods for correction of documentation error(s).
- Use only approved abbreviations, and write out words fully if there is any possibility of confusion.
- Maintain patient health information records in a confidential manner, consistent with the Health Insurance Portability and Accountability Act (HIPAA) requirements, other pertinent state and federal regulations, and organization/facility policies.
- Document nursing actions in accordance with facility requirements.

### Documentation

- Mark any allergies in a conspicuous manner.
- Indicate current and past medications and whether the patient has deviated from the current prescribed medication regimen.
- Incorporate nursing risk assessments and detail nursing observations.
- Record medications administered, including injections, ointments and infusions, as well as a description of the patient's response.

### Medications

- Familiarize yourself and comply with all requirements regarding medication administration, reconciliation and documentation practices.
- Recognize the appropriate indications, dosage range, route(s) of administration, contraindications, side effects and warnings related to commonly prescribed drugs, obtaining this information prior to administration of any new or unfamiliar drug.
- Know how to obtain current drug reference materials, and refer to them when administering a drug that is not frequently prescribed or whenever questions arise regarding a drug.
- Document any wasted or destroyed medications in compliance with organizational policy and all applicable laws.

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