

# R!SK

## PERSPECTIVES



# A formidable year for healthcare heroes

## COVID-19 risks are challenging, but providers have allies

By **Leo Carroll** | Head of US Healthcare, Berkshire Hathaway Specialty Insurance

The ability to rise to the occasion is admired in most working environments. Nowhere has that been more evident — and worthy of praise and gratitude — than in the healthcare industry during the coronavirus pandemic. As the novel virus has spread around the world, healthcare providers continue to make heroic efforts to treat patients and combat the disease.

2020 will enter history as an exhausting, stressful year for most of us, and especially for physicians, nurses and caregivers. COVID-19 has taken a terrible toll on our healthcare professionals, turning a global crisis into a personal one. Not only are they at greater risk of infection, but they also are experiencing mental health burdens that, for some, lead to depression and burnout.

A study in *The Lancet* found that the rate of COVID-19 infections in front-line healthcare workers in the United States and United Kingdom in April 2020 was more than 10 times that of people in the general community. According to the study, the prevalence of COVID-19 infections was 2,747 per 100,000 front-line healthcare workers, vs. 242 per 100,000 people in the general community.

Burnout and stress have long been associated with healthcare careers, and COVID-19 has introduced additional stressors to the daily lives of clinicians and caregivers in hospitals and senior care facilities. From initial shortages of personal protective equipment and other supplies, to widespread restrictions and quarantine measures that have increased feelings of isolation, the pandemic has made the important work of delivering care far more challenging.

Recently published research by professionals at the Harvard Medical School found that physicians experiencing burnout have worse patient safety outcomes, lower patient satisfaction scores and are at greater risk of depleted energy. Unaddressed mental health conditions can lead to a cascade of concerns, to patients as well as physicians.

### Compounding risks

Healthcare organizations and their staffs were under significant pressure before the pandemic emerged, with operational challenges and rising liability exposures. With COVID-19, those risks are



compounding. Even as some state and federal laws offer limited immunity to healthcare providers, organizations continue to operate in a litigious environment. The pandemic has temporarily slowed judicial processes, but eventually the pace of litigation and trials will resume. When that occurs, litigation against healthcare providers could be the next stressful wave that follows the pandemic.

Therefore, the need to support healthcare professionals and provide resources in managing their daily challenges is greater than ever. Among the many challenges in healthcare during the COVID-19 era that require priority attention and support are:

- **Burnout.** The pandemic has exposed shortages of key resources, and the most vital is healthcare professionals themselves. As the intensity of COVID-19 cases deepened around the world, hospitals' patient capacity reached its limit. At times, physicians moved from their specialty practice areas to support emergency medicine clinicians in treating coronavirus patients. Staff shortages have increased the risk of burnout, which can contribute to elevated risk of substance dependency and depression. Healthcare organizations are compassionate by their very nature and continue to recognize signs of stress and take active measures to address it before it evolves into burnout.
- **Turnover.** Facilities across the healthcare and aging services spectrum, from acute care hospitals to ambulatory clinics to long-term-care facilities, all struggle with adequate staffing. The pandemic has amplified that challenge, and unfortunately turnover remains a major

hurdle. Research published in January 2020 by the National Center for Biotechnology Information indicates the turnover rate in nursing, for example, is between 8.8% and 37.0%, depending on geography and specialty. This high rate of turnover is leading to an estimated shortage of 1 million nurses.

- **Errors and inconsistencies.** High patient-to-provider ratios during a time of talent shortages are inevitable during public health emergencies. The obvious downside to such high ratios is an increase in the potential for errors and treatment inconsistencies, leading to patient safety incidents, readmissions and potential harm to an organization's reputation for patient satisfaction.

### Risk management allies

Despite the constant presence of daily challenges, Healthcare's heroes are doing amazing work in difficult conditions. It's largely due to their efforts that so many lives have been saved as the pandemic persists. In addition to the national gratitude and respect during this crisis, healthcare providers deserve every reminder and act of kindness from their allies committed to supporting them.

Managing risk collaboratively in healthcare enables providers and organizations to fulfill their mission, make the best use of vital resources, and to improve patient outcomes. Working with experienced partners and allies committed to supporting front line healthcare heroes — before, during and after the pandemic — makes a difference. For more information about solutions and resources, please visit [www.bhspecialty.com](http://www.bhspecialty.com).

*Leo Carroll is Head of US Healthcare at Berkshire Hathaway Specialty Insurance. He is responsible for the strategic growth and performance of the group's Healthcare Professional Liability products.*



**Berkshire Hathaway  
Specialty Insurance®**

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com)

# CLAIMS IS OUR PRODUCT.®

With an experienced global claims team and a large, stable balance sheet, BHSI has the ways and the means to help customers successfully navigate even the most complex claims. We also have a commitment to claims excellence, and to doing the very best for each customer – so they can face down the worst days with confidence and peace of mind.

*Claim on.*



Berkshire Hathaway  
Specialty Insurance

[www.bhspecialty.com](http://www.bhspecialty.com)

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.