



More than Safe Driving: Mitigating Paratransit Risks

Transporting fragile individuals is a rewarding career, but it also poses unique challenges and risks.

Paratransit and non-emergency medical transportation (NEMT) drivers must do more than safely operate a vehicle. They need to be aware of — and follow — safety procedures and protections for passengers every time to ensure both the well-being of passengers and the financial sustainability of the businesses.

Different types of transportation, including ambulatory vehicles for independent and walking passengers, wheelchair vans, and stretcher-capable vehicles, have specific requirements and safety considerations. Requirements even vary from state to state and, just like most legislation, continue to evolve based on constituent needs and demands.

Loading and unloading passengers, as well as securing wheelchairs and stretchers within the vehicles, are primary challenges in NEMT operations. Accidents during standard and routine procedures can result in severe injuries and costly liability claims. NEMT insurance claims related to wheelchair accidents or falls are some of the industry's most significant drivers of cost.

Balancing the safety of passengers with the duty to transport them efficiently is far from easy.

To reduce claim expenses and improve overall safety, NEMT operators should implement several key measures and policies — and actively enforce them.

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Operators should be aware and consider the benefits of:



Proper Tie-Down Procedures

Drivers must correctly secure wheelchairs and stretchers to prevent accidents and injuries during transit. While many NEMT operators have written and standardized protocols in place, the challenge lies in following the best practices each and every time. Tight schedules and the variability that comes with driving people make it tempting to breeze through the safety procedures when timing is tight, but skipping steps or moving quickly can expose an operator and business to substantial risk.



Passenger Safety Protocols

Guidelines for passenger behavior, including compliance with seat belt usage, should be visible and clear. Signage must be ADA compliant, and including safety-related messages in multiple languages can also be helpful. Drivers must be trained in managing unruly passengers and supported if an issue arises.



Driver Training

Investing in comprehensive driver training programs to address safe driving techniques, handling sudden stops, and providing care for fragile patients during transit is a smart choice. While investing time and resources into creating, documenting, implementing and training drivers on safety measures may initially impact billable time, these investments offer notable long-term benefits. Fewer accidents, injuries, and liability claims mean NEMT operators are focused on their passengers' safety — always a top priority. Safer passengers lead to fewer claims, and every paratransit company wants to avoid any and all claims that could cause their auto insurance premiums to rise.



Vehicle Cameras

Cameras can capture what happens on the road and within the interior of the vehicle. If cameras are not already installed in an NEMT vehicle, take this article as the sign to make this a priority as soon as possible. Video recordings that show real-life scenarios, passengers and activities can help drivers better understand how to handle and react to certain situations. Video footage can become invaluable evidence in case of incidents or claims.





The legalities of the Eggshell Skull Rule — commonly referred to as the “Eggshell Doctrine” — hold NEMT operators responsible for ensuring the safe transport of fragile patients.

In brief, the Eggshell Skull Rule, also known as the thin skull rule, means a defendant can be liable for any injury magnified by the plaintiff’s peculiar characteristics. For example, if a person with a thin skull gets into an accident, the person who caused the accident will be liable for the actual damages to the injured individual, even though the average person would not have suffered the same serious injuries in the same accident as the person with the thin skull.

Adequate coverage, including auto liability and physical damage, is essential to protect operators from financial setbacks resulting from large-scale tort claims.

Drivers must always be cognizant of the importance of their role and understand that even the smallest decisions they make during each route can have widespread impacts to a person’s life and the viability of the business.

Even despite having robust driver trainings, safety procedures and policies in place, accidents and injuries do happen.

When they do, paratransit companies must be adequately prepared on every level. An NEMT insurance provider that truly understands the unique needs of the paratransit industry can help.

Conclusion

Paratransit operators have a very challenging job; it’s so much more than just watching the road and driving safely. Even the most basic steps towards preparedness and awareness can go far when it comes to preventing serious accidents or injuries.



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