

Insurance Provision for Medical Treatment/Procedures

The provision of Local Authority services increasingly requires non-medical staff i.e unregistered and non-health qualified staff, to undertake a range of health care procedures which previously might have been considered the remit of medical/healthcare professionals. This can raise concern over the extent of insurance cover in place to protect KCC against claims for compensation.

The Authority's liability policy will extend to cover activities of staff carried out in the ordinary course of the business of the Council. This will include the medical/healthcare procedures which form part of the duties of teaching and other staff with a caring and support role to play.

Although any claim for negligence would be assessed on its own merits a non-medical member of staff who, in providing medical support as part of their duties, follows pre-set guidelines and acts in line with training they have received from a competent/qualified person, should be considered by insurers to have acted reasonably and be protected by the policy.

Table 1 below provides a guide to the range of medical treatments which non-medical KCC staff might be asked to undertake and for which insurance has been arranged.

Staff members without relevant professional qualifications are not insured to make medical decisions. Equally they would not be insured to carry out invasive procedures i.e. involving incision/cutting surgical procedures as well as treatments such as ear syringing and internal swabbing. Making the decision to and inserting a feeding tube or similar is a task for a medical practitioner however when such a tube requires periodic re-insertion this is a task it would be permissible for KCC staff to perform only once fully trained and following set procedures.

KCC is increasingly employing qualified registered nurses. In order to meet their registration criteria KCC has extended its insurance cover and now provides an indemnity in respect of specified activities.

Table 2 below illustrates activities and procedures a qualified nurse employed by KCC might perform.

If you are aware of treatment being provided by KCC staff which falls outside this guidance please contact KCC Insurance immediately for advice.

Table 1 - Medical Procedure KCC staff might perform

All unregistered and non-health qualified staff training for clinical procedures must be child/adult specific and task specific. Each member of staff must be individually assessed and registered nurses who undertake training for some aspects have a professional responsibility to ensure each staff member is fully competent

Apnoea monitoring - via a machine
Bathing

Blood Samples	- taken by Glucometer or finger prick only
Buccal midazolam	- administered by mouth and following training and assessment of competence
Cadd pump	- when permissible within terms of staff duties
Catheters	- changing of bags and cleaning of tubes and re-insertion of tubes for minors (with consent)
Colostomy/Stoma care	- cleaning and changing of bags
ACE stoma	- access via catheter for administration of medication
Chest drainage exercise	
Dressings	- application and replacement as prescribed
Defibrillators (AED)	- use as a First Aid procedure
Denture cleansing	- using proprietary cleaner only
Dressing Care (external)	- application and replacement
Ear/Eye/Nose drops	
Eye care	
Finger and toe nail cutting	- following training and competence
First Aid	- when qualified and applicable during the course of the business for the benefit of staff and others
Gastrostomy tube feeding	- feeding (included blended diet) via PEG or button and cleaning of the tube. Reinsertion (with consent)
Gastrostomy buttons	- insertion or reinsertion of low profile gastrostomy buttons and testing including care of button, changing of water in button
Hearing aids	- assistance in fitting and replacement
Inhalers and nebulisers	- administration of medication via an inhaler or nebuliser including hand held devices e.g. spacers
Injections	- administering doses via pre-assembled pens or syringes as pre-prescribed by a medical practitioner e.g. growth hormone
Insulin pump/injection	- administering prescribed doses via pre-assembled pen or following pre-prescribed procedure
Medipens	- with a pre-assembled adrenaline pen e.g. Jext pen or epipen
Mouth care	
Naso-gastric tube feeding	- placement testing, aspirating, feeding and cleaning of the tube. Reinsertion (with consent)
Occupational therapy	- when permissible within terms of staff duties
Oral medication	- when pre-prescribed by a medical practitioner. For children, wherever possible parents/guardians should provide the medication prior to the child leaving home. A written consent form is required from the parent/guardian and this should be in accordance with LEA procedures on medicines in schools etc. Similar consideration when asked to administer 'over the counter' medicines
Pessaries	- when permissible within terms of staff duties
Reiki	
Physiotherapy	- when permissible within terms of staff duties
Pressure bandages	- when permissible within terms of staff duties and as prescribed and when assessed as competent
Rectal diazepam/midazolam	- pre-packaged doses and with two staff members present
Rectal paraldehyde	- pre-mixed, when permissible within terms of staff duties and following training and assessment of competence
Splints, braces, corsets	
Suction	- application of oral or nasal suction following training and assessment of competence
(Oxygen – administration of)	- assisting a user in applying a mask and/or cannula and administering prescribed dose following competency based training and assessment

Suppositories (Enema suppositories)	- as required for pain and emergency interventions e.g. rectal diazepam
Swabs	- external cleansing of skin, also inside mouth/nose
Tracheostomy care	- clean and suction a tube or change it if blocked
Ventilators	- following training and assessment of competence

Staff members may also perform non-medical procedures which determine dosage levels i.e. weighing fruit to calculate carbohydrates dosage for pupils with diabetes. Where such activities follow an approved pre-planned process for which training has been provided then insurance cover will operate.

Table 2 - Medical Procedure KCC employed Qualified Nurse might also perform

Anal Plugs for incontinent adults/children	
Bladder and Bowel wash out	
Catheters	- insertion of tubes
Ear syringe	
Naso-gastric tube feeding	- insertion of tubes
Syringe drivers	- programming
Swabs	- internal
Tracheostomy	- insertion of tubes

KCC's insurance policy has been endorsed to provide cover for nurses in relation to the following activities:

- diagnosis of injury
- prescription of treatment or drugs
- care or treatment of a patient

KCC does not provide insurance cover to any other medical professional who is required to hold a policy of insurance as part of their professional registration.

Please contact KCC Insurance on 03000 416539 if you require further information.