

National Episcopal Health Ministries

Statement on Liability/Malpractice Insurance in Health Ministry

The Vestries and Bishop's Committees of several congregations, when considering health ministry, have raised the question, "What about liability?"

Based on experience with Episcopal congregations nationwide, there has never been a suit brought against a congregation because of health ministry. That is not to say it could never happen.

Each person working in health care needs to carry professional liability insurance. That is standard professional practice. The cost is very reasonable, especially when purchased through the professional membership organization, such as the American Nurses' Association. Every congregation needs to be assured that the health minister/parish nurse has professional liability insurance.

Liability insurance is also a must for any professional on the health ministry team. Some states have laws that extend certain coverage under employment to volunteer duties, but that is not always so and needs to be clarified in each case.

Congregations normally carry insurance to cover their ministries, including clergy, staff and volunteers. Health ministers/parish nurses are covered under these policies, too, usually at no extra cost, provided that the insurance carrier (1) has reviewed a description of the health ministry program and the health minister/parish nurse's job description, and (2) are clear that there are no dependent duties (those needing a doctor's order) being performed by the health minister/parish nurse.

A representative of Church Insurance Group (an Episcopal company) stated that he is not aware of anything done by a health ministry or parish nurse that is not covered by that company's liability coverage for churches. Of course, each church must check to determine whether this is the case with its own carrier. If the carrier identifies any activities that are not covered by the church's existing policy, you may choose to add a rider (probably at minimal cost) or eliminate that activity from the program.

The International Parish Nurse Resource Center (IPNRC) in St. Louis works with many denominations. On their website (<http://ipnrc.parishnurses.org>), they state, "Liability insurance is a must for both the parish nurse and the congregation. Coverage is available through many church denominations as well as through other resources." If you wish to contact the IPNRC, their contact information is as follows International Parish Nurse Resource Center at Deaconess Parish Nurse Ministries 475 East Lockwood Avenue St. Louis, MO 63119. Their telephone number is 314-918-2559, and their fax number is 314-918-2558, www.ipnrc.org.

Experience shows that liability concerns can be an excuse for not having a health ministry, but never a reason. The greatest protection a health professional can have against having a suit brought is a good relationship with the patient. Effective health ministry is based on good relationships, so a health minister/parish nurse has this in her/his favor from the beginning.

What the health professional needs to do

1. Secure professional liability insurance.
2. Work within the parameters of the Practice Act in his/her state.
3. Be careful not to engage in any dependent functions while serving in the role of health minister/parish nurse.
4. If a registered nurse, be familiar with the Scope and Practice Standards of Faith Community Nursing, purchasable from the American Nurses' Association.
5. Complete the prevention of sexual misconduct training (required for clergy, staff and volunteers by most church insurance companies).

What the congregation needs to do

1. Contact the company that insures the congregation to inform them about your beginning a health ministry.
2. Submit to the company a description of the health ministry program and the job description for the health minister/parish nurse.
3. Make clear to the insurance company that the health minister/parish nurse is working within the scope and standards of the profession, within her/his state practice act, and does not engage in performing any dependent functions (such as invasive or technical procedures ordered by a physician).
4. Be clear to use the job description in evaluating the health minister/parish nurse's performance.

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