

Catholic Mutual. . . "CARES"

CATHOLIC MUTUAL GUIDELINES FOR PARISH NURSE/HEALTH MINISTRY PROGRAMS

Necessary Qualifications

The parish nurse should be a professional registered nurse who has completed additional studies in the areas of parish nursing and spiritual formation.

Qualifications/licensing requirements:

- Graduate of an accredited school or college of nursing.
- Currently licensed as a professional registered nurse (RN).
- At least three years of nursing experience in a clinical setting.
- Possession of a valid driver's license.

What insurance and liability issues need to be addressed?

Listed below are the insurance requirements and guidelines for parish health ministry.

Who is covered?

Insurance coverage is dependent upon which option a parish chooses to provide health ministry. If the parish contracts with an agency or hospital/care center, the parish nurse must provide proof that he or she is covered by that organization's professional liability insurance. Additionally, the outside agency or hospital must name the parish and the Arch/Diocese as an additional insured under the hospital's/nurse's professional liability coverage. Also, it is recommended that the outside agency or hospital sign the **Health Care Institution Hold Harmless/Indemnity Agreement**.

If a parish chooses to directly employ a parish nurse or to utilize the volunteer services of a parish nurse, then the parish and the parish nurse are automatically covered by The Diocesan Insurance Program. This coverage only applies while the nurse is working or volunteering for the parish (not while the parish nurse is working for other organizations).

Please note that there is no insurance coverage through Catholic Mutual for a physician participating in a parish's health ministry program.

Pre-screening for parish nurse employees and volunteers

The parish could be held liable for failure to verify credentials and perform background checks. Considering the nature of parish nursing and the potential high risks involved with a parish health ministry program, verification of credentials and background checks must be performed on parish nurses who are employed or who volunteer.

The **credential check** must:

- Verify that the parish nurse has a valid license as a registered professional nurse in the state in which the nurse practices.

The **background check** must include the following:

- Both employment references and personal references.
- A criminal background check.
- Driver record check.

It is very important that the parish verify the nursing license along with performing the background checks. Failure to do so will greatly increase the parish's liability associated with the parish health ministry program. If the parish contracts with an agency or hospital/care center for nursing services, verify that the agency or hospital/care center has performed credential and background checks.

Risk and liability concerns

There are many liability concerns associated with a parish health ministry program. The most common allegation against a parish nurse would be that he or she overstepped the boundaries of their professional expertise. Adhering to the following guidelines will assist in reducing the liability for a parish's health ministry program.

- All parish nurses should be licensed as registered nurses, be a graduate of an accredited nursing program and a graduate of a parish nurse preparation program.
- Parish nurses must keep records on all parishioner-clients. The records are confidential between the client and parish nurse and should be kept in a locked cabinet. Even though a parish nurse may be reporting to the pastor/parish director or business administrator, the records are confidential unless otherwise released with the client's written permission.
- A parish nurse cannot provide a medical diagnosis. Appropriate procedures should be followed for referral to physicians and other healthcare providers as needed.
- All abuse involving minors must be reported to the appropriate governmental agency.
- All abuse involving adults must be reported to the appropriate governmental agency.
- A parish nurse cannot dispense medication. This includes non-prescription or over-the-counter medication.
- All acts delegated within the scope of professional nursing to an LPN or less skilled assistant must be in compliance with the State Requirements.
- All non-RN employees/volunteers should have professional experience in the ministry in which they are participating.

Liability involving transportation

Most parish nurses will use their own automobile to carry out certain nursing activities. The Diocesan Insurance Program provides an excess liability policy over and above a nurse's personal automobile liability policy. However, it is important for parish nurses to maintain liability coverage levels of \$100,000 per person, \$300,000 per accident in order to provide adequate protection. If you have any questions regarding parish nurse/health ministry programs, please feel free to contact Catholic Mutual at 1-800-228-6108.