

the Deacon's Bench

ON THE WEB

Learn more by visiting
www.BrotherhoodMutual.com.



Winter 2015 | For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents



MEDICAL RESPONSE

FOLLOW A PLAN TO GIVE QUICK,
COMPETENT CARE

Last summer, Ada Bible Church in western Michigan discovered the power of a medical response team.

As congregation members streamed toward the exits after a Saturday-night worship service, a man suddenly fell to the floor just outside the sanctuary. Linda, a member of the church's medical response team, saw the man fall and hurried to his side—his heart had stopped beating. An ambulance would take 10-15 minutes to arrive. She had to act, and quickly.

Linda began providing CPR, then used an automated external defibrillator (AED) to restart the man's heart. By the time the ambulance arrived, the man was breathing on his own and able to follow directions.

"He came to church the next Saturday night," said Ben Chapman, the church's director of safety and security. "He had a significant, scheduled heart surgery a few weeks later, but Linda's response saved his life."

From heart trauma to allergic reactions, calling 911 is often a good start, but may not be enough. Quick and competent first aid can make all the difference when seconds count and first responders are minutes away.

What can churches do to provide care while the ambulance is en route? The first step is creating a medical response plan to guide the ministry's actions. Next, recruit, equip, and train personnel to follow the plan. Finally, share your medical response plan with attenders to help ensure everyone knows how to summon help when needed.

Creating a Plan

With the help of trained medical responders, church leaders should create a written medical response plan. This plan should outline the policies and procedures that will guide the church's medical response team. Key points to address in the plan include:

- **A contact person.** Assign someone to handle administrative tasks, such as recruiting and scheduling personnel, arranging training sessions, collecting incident reports, and reporting incident information to the proper agency or staff member. A church administrator, volunteer coordinator, or medical response team member may fit this description.
- **Training.** A career in the medical field is preferred, but it isn't necessarily a prerequisite to serve. All medical responders should at least undergo training



All medical responders should maintain CPR, AED, and first-aid certifications.

"Having an AED is extremely important."

—Ben Chapman,
Director of Safety and Security,
Ada Bible Church, Ada, Michigan

on cardiopulmonary resuscitation (CPR), automated external defibrillators (AEDs), and first aid. Medical professionals should keep their certifications current.

- **Medication.** Storing and distributing medication on behalf of others is prohibited by law in some states. If it is permitted, handling medication may expose the ministry to increased liability. Check with a locally licensed attorney to learn about the laws in your state.
- **Equipment maintenance.** First-aid kits and AEDs should be inspected regularly. Assign and train someone to take care of this task to help ensure that equipment is in working order when you need it.
- **Communication.** Make sure team members can be quickly summoned in an emergency. For example, some churches have medical responders sit in the back pew of the sanctuary, next to the middle aisle. Ada Bible Church provides paging devices that can alert team members to emergencies.
- **Reinforcements.** Skinned knees generally can be handled in-house, but more serious incidents may require extra help. Give general guidelines for when to summon an ambulance. "For liability reasons, we try not to get into in-depth treatment," Chapman says. "We just try to stabilize the situation and call 911 if need be. Many times, we'll call 911 even if the patient is resistant to that, and they can decide with the EMTs if they want to go to the hospital."
- **Incident follow-up.** Complete a written *Notice of Injury* report every time the medical team responds to an incident. This form should collect contact information for the injured person and witnesses, an explanation of the incident and any injuries, and the time, date, and location of the incident. Require signatures from the injured person, witnesses, and the medical responder. Team members should inspect the area for hazards that could cause similar emergencies and alleviate these hazards if possible. Hazards that cannot be immediately

alleviated should be marked or roped off to help avoid further incidents. Be compassionate and caring, but do not accept responsibility for the incident. Promptly notify the ministry's insurance company or agent of any injuries that occurred.

The written plan will be used to help train team members. To help ensure that the plan follows all applicable laws, have it reviewed and approved by a locally licensed attorney before it is put into practice. The plan should be re-approved each time it is updated.

Recruiting and Screening

Appoint someone to head the ministry's medical response efforts. This person should have experience in the medical field, ideally handling emergencies. Good fits may include:

- Emergency medical technicians (EMTs).
- Paramedics.
- Registered nurses.
- Nurse practitioners.
- Certified nursing assistants.
- Physician assistants.
- Doctors.

Choose a person who is trustworthy, has good people skills, strong leadership qualities, and the ability to calmly evaluate a situation and take appropriate action. Just as importantly, the individual should have a heart for ministry.

"We can never forget the reason we're doing this, and it's to minister to people," says Bob Johnson, safety and security director at Christ's Church of the Valley in Peoria, Arizona.

The team leader can recruit volunteers to join the team. All medical responders should undergo the same screening process as ministry employees and volunteers. A good screening process includes a written application, reference checks, a criminal background check, and a personal interview.

"We're blessed to have several volunteers who are professional first responders," Chapman says. "People with that background are our best team members. They deal with these situations every day."



Equipping

The right equipment helps the medical team provide adequate care.

- First-aid kits contain items such as sterile gloves, bandages, ointment, cold compresses, tweezers, and a flashlight. (For a longer list of items to include in a first-aid kit, see the article on

page 5.) Store kits in locations that are out of the reach of children, but easily accessible to adults. Make sure kits are spaced throughout the building for quick access. Assign someone to inspect kits regularly and replace expired items immediately.

- AEDs are computerized medical devices that can deliver an electric shock to restart a person's heart. They're designed to allow bystanders to respond to a cardiac emergency. AEDs should be carefully maintained to help ensure they're in good working order when needed. Inspect the electrodes, primary and backup batteries, charger, and data card. Download the *AED Maintenance Checklist* from BrotherhoodMutual.com for more information.

Two-way radios or cell phones can be helpful communication tools, especially at larger churches where team members may be more spread out.

Training

The church's medical responders are ready to act at a moment's notice, but they may not be called upon for weeks at a time. To keep skills sharp, provide comprehensive, ongoing training to every member of the medical response team. Consider training on these topics:

- **CPR, AED, and general first aid.** Certified training organizations, such as the American Red Cross, the American Heart Association, the National Safety

(continued on page 4)

Council, or local hospitals, can provide specialized training. Medical professionals likely will obtain this training as part of their job duties.

- **The ministry's medical response plan.** Train team members to follow the ministry's policies and procedures every time they are summoned. Re-train team members, at least annually using the written plan. It's also a good idea to hold training sessions that put responders in specific scenarios and ask them to respond according to the plan.
- **Ministry-specific equipment.** Your AED or first-aid kit may be slightly different from the items that team members use elsewhere. Be sure team members have experience operating the ministry's medical response equipment, and know where the equipment is located.


Keep a record of each team member's training and certifications. Remind team members to keep certifications current—or arrange for re-training—if expiration dates approach.

Communicating with the Congregation

Tell the congregation about the steps the ministry is taking to protect its people. Specifically, tell attendees where to find medical responders, so that responders can be summoned as quickly as possible in an emergency.

Avoiding Burnout

Medical responders may be eager to serve every week, but Johnson recommends scheduling time off to help keep volunteers refreshed. Some churches schedule volunteers to serve on alternating weeks.

"A lot of people assume that because [medical responders] are volunteering at a church, they're growing spiritually. That isn't always the case," Johnson says. "As church leaders, it's our job to make sure volunteers get the opportunity to worship with their families and grow spiritually." 

ADDITIONAL RESOURCES

NEED MORE INFORMATION? SEE THE FOLLOWING RESOURCES

REDCROSS.ORG. The American Red Cross offers many helpful resources, including first aid and CPR/AED certification classes.

THE CHURCH SAFETY & SECURITY GUIDEBOOK. This guidebook was produced by Brotherhood Mutual to help make churches and ministries safer. Resources include training scenarios, sample plans and policies, and sample checklists, applications and forms.

BROTHERHOODMUTUAL.COM. Brotherhood Mutual has created several planning tools specifically for ministries, including a Safety Library full of helpful articles and an emergency medical care checklist.

MAINTAINING FIRST-AID EQUIPMENT

AED MAINTENANCE

Automated external defibrillators (AEDs) are computerized medical devices that can deliver electric shocks to restart a person's heart. AEDs contain parts that may need occasional service. Inspect the following components on a monthly basis to help keep your AED ready to respond in a heartbeat:

- **AED housing.** Some units have a status indicator light you can check—green indicates readiness; red indicates a problem. Look for dirt and signs of damage and contamination.
- **Electrodes.** All electrodes (sticky pads) should be unexpired and in their original, sealed packages. It's good to have at least two sets for adults and one set for children.
- **Batteries.** Plug the AED into the wall when it's not being used to keep batteries charged. On models without a "test" button, push the "on" button to test the battery. If the unit prompts you to attach the electrodes, the battery's working properly. Make sure a backup battery is stored with the AED and tested, because defibrillation can quickly deplete the primary battery.
- **Data card.** If your AED uses a removable computer data card, make sure a functioning card is installed.
- **Secondary supplies.** Some items that are helpful to stock in your AED kit include alcohol prep pads, razors, gloves, scissors, and a small towel or cloth.

For more information, download the *AED Maintenance Checklist* from BrotherhoodMutual.com and customize according to your AED manufacturer's recommendations.

FIRST-AID KIT MAINTENANCE

First-aid kits are relatively easy to assemble. Regardless of whether you are buying one and adding to it, or creating your own kit, start with a durable container and consider including these items:

- Non-latex sterile gloves
- Sterile compresses, gauze, and dressings
- Cleansing agents (soap, antiseptic wipes etc.)
- Antibiotic ointment
- Eye wash solution
- Adhesive bandages in several sizes
- Elastic cloth bandage
- Medical tape on a roll
- Instant cold compresses
- Breathing barrier for administering CPR
- Thermometer (oral, non-glass)
- Scissors
- Tweezers
- Flashlight and extra batteries
- First-aid manual
- Emergency phone numbers

Store your first-aid kit out of reach of children, but ensure it is easily accessible for adults. Check your kit regularly to ensure that it is well-stocked and that expired items are replaced.



SAVE LIVES, AVOID LIABILITY

KNOW THE LAWS AND COVERAGES



When someone in your congregation responds to a medical emergency, few people are thinking about the liability issues the ministry could face. That's why it's important to take action to minimize your church's liability before medical emergencies happen. Two important steps toward minimizing liability include understanding Good Samaritan laws and adjusting the ministry's insurance coverage.

Good Samaritan laws are state statutes intended to protect individuals from legal liability for providing medical assistance to injured persons in emergency situations. These laws generally apply when the people providing medical assistance do so in good faith, without expecting compensation for their assistance. Because Good Samaritan laws vary from state to state, check with a local attorney who is familiar with the laws for your area and to find out how your state's Good Samaritan laws may affect your ministry.

Here are four questions to consider discussing with a lawyer to help keep your ministry up to speed on Good Samaritan laws:

- 1. What situations are covered?** Some laws take effect only when the person needing assistance is in "imminent peril" or danger—meaning death is highly probable and the person is in certain, immediate, and impending danger.
- 2. Who's protected by the law?** Off-duty medical personnel may not be protected. Members of an organized medical response team may not be covered, either.
- 3. Does compensation make a difference?** Often, volunteers are given more protection than paid medical responders. For example, a paid athletic trainer for

church league basketball may not have the same coverage under Good Samaritan laws as a volunteer coach.

- 4. Does the law require people to assist?** Some states try to discourage aid while other states encourage Good Samaritans by limiting liability. Find out the specifics in your state, but remember that no one is obligated to help a person in distress.

Once you understand the facts about Good Samaritan laws, adjust your ministry's medical response plan and insurance decisions accordingly. Brotherhood Mutual offers several coverages that may be beneficial to your team. Talk to your agent about these special coverages to determine which ones are right for your ministry: Commercial Liability, Nurses Professional Liability, Incidental Medical Liability, Traumatic Incident Response, and Security Operations Liability.

Responding to a medical emergency in your ministry means more than counting on your response team to save the day. To minimize liability, it's also vital to know your state's Good Samaritan laws and brush up on the insurance coverages that may be able to help protect your ministry. 🏠

WANT MORE INFORMATION?
*Watch Church Safety & Security:
Medical Response*

*A free, on-demand webinar
on **BrotherhoodMutual.com***



Every Church Needs a Safety and Security Ministry

The Safety & Security Guidebook Second Edition

The essential tool for anyone who wants to make church a safer place. Real-life examples.
Ministry focus. Practical instructions.

\$39.95 Plus \$10 shipping and handling

- Training Scenarios
- Sample Plan

- Sample Applications
- Sample Policy

- Sample Checklists
- Sample Forms



Order the Safety & Security Guidebook
at Store.BrotherhoodMutual.com.



Brotherhood Mutual®
Insurance Company

We understand why.®

www.brotherhoodmutual.com • 6400 Brotherhood Way • Fort Wayne, IN 46825 • 800.333.3735



6400 Brotherhood Way
P.O. Box 2227
Fort Wayne, IN 46801-2227

Presorted Standard
U.S. Postage
PAID
Fort Wayne, IN
Permit No. 760

On the Web

Download our sample *Notice of Injury form*, which can help you get started in creating your own form.

In this issue

the Deacon's Bench



cover



p5



p6



p7

MEDICAL RESPONSE

Follow a plan to give quick, competent care.

MAINTAIN EQUIPMENT

Keep life-saving tools in top condition.

MINIMIZE LIABILITY

Know the pertinent laws and coverages.

ADDITIONAL RESOURCE

Guidebook is full of useful information.

The Deacon's Bench is a quarterly newsletter created for churches and related ministries. It's published by the Corporate Communications Department of Brotherhood Mutual Insurance Company. Copyright © 2015

Writer: Dan Watson
Design: Tim Baron
Editor: Dan Watson
Managing Editor: Lisa Grote

The Deacon's Bench, Vol. 27, Issue 4
Brotherhood Mutual Insurance Company
6400 Brotherhood Way, P.O. Box 2227,
Fort Wayne, IN 46801-2227. 800.333.3735

Feeling social? Find us:

