



PayneWest's long term care insurance specialists work alongside hundreds of senior care organizations to provide insurance, risk management and employee benefit programs. With an aging population and an increasing need for senior care, it's important your facilities are prepared to deliver quality care in a safe and reliable environment even as regulatory demands intensify and reimbursement shifts.

We listen to your concerns and collaborate with you to put protections in place to mitigate your risks in an increasingly-complex regulatory environment, leaving you to focus more on serving and caring for your patients and residents and operate a high-quality, efficient facility.

OUR EXPERIENCE

The Healthcare Specialty Division at PayneWest is a team of experienced and knowledgeable professionals our four-state footprint. We are fortunate to work with over 1,600 clients in Montana, Idaho, Oregon and Washington. Our clients include skilled nursing facilities, assisted living, independent living, memory care and continuing care retirement communities.

We work alongside you to control unnecessary cost increases, reduce potential claims, and manage the risks, liabilities and exposures unique to senior care communities. Our insurance specialists will help you:

- **Create preventive measures by reviewing key environmental, facility and clinical considerations**
- **Isolate gaps and deficiencies in your existing programs**
- **Analyze loss histories and prepare mitigation plans and loss control measures**
- **Ensure fair and prompt claims resolution**
- **Review risk transfer solutions such as captives, risk retention groups and risk purchasing groups**
- **Evaluate your employee benefits and offer innovative health plan solutions**

We are healthcare-focused professionals delivering insurance, benefit plan and risk management solutions.

Riscover[®]

- ▶ **Our exclusive Riscover[®] risk assessment process works with organizations to determine the greatest concerns of a business.**
- ▶ **According to FEMA, 40% of businesses in America fail after experiencing a disaster, and an additional 25% fold within a year.**
- ▶ **We work to determine your overall business risk and create a plan to keep you operating for years to come, despite any disasters experienced along the way.**

OUR GUIDANCE

Our goal is to add value to your organization and bring greater peace of mind and protection for you and your colleagues.

Common risks we assess:

- **Resident and worker slips, trips and falls**
- **Infection control practices**
- **Patient transport and lifting**
- **Disaster and emergency response**
- **Workplace violence**
- **Resident disruptions and violence**
- **Breaches of private health information (PHI) and other data**
- **Malware attacks and unauthorized access**
- **Regulatory compliance**
- **Employment practices**

CUSTOM SOLUTIONS

PayneWest offers comprehensive specialty coverages, analysis and solutions including:

- **Medical Professional (Malpractice) Liability**
- **General Liability**
- **Directors and Officers Liability**
- **Healthcare Facility Property Insurance**
- **Workers' Compensation Insurance**
- **Employment Practices Liability**
- **Cyber Liability and HIPAA Privacy**
- **Automobile Liability**
- **Medical Billing & Governmental Regulatory Claims Coverage**
- **Errors & Omissions Coverage**

OUR TEAM

With experience handling all types of healthcare claims and benefit plan arrangements, our team of professionals work together so you receive the benefit of our collective expertise. Together, we advise healthcare clients on how best to navigate the changes in health care through risk minimization and proper planning. As healthcare specialty director, Leif leads our team to bring our clients industry-focused advice. Prior to joining PayneWest, Leif spent more than eight years as an executive director for Virginia Mason Memorial, a large community hospital with dozens of primary and specialty care clinics. Prior to working with Virginia Mason Memorial, Leif worked at Moss Adams as marketing director for their firm-wide Healthcare Industry Group.

Our healthcare specialty professionals work with clients to manage risks, leading to improved efficiency, better patient outcomes and greater sustainability.

Contact our PayneWest insurance specialists today.



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