



# NEEDLESTICK

INSURANCE



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## Where Are The Risks?

According to the Centers for Disease Control and Prevention (CDC), healthcare workers as well as first responders are at risk of needlestick injuries, which occur when needles or other sharps penetrate the skin. The CDC reports that about 385,000 needlestick injuries occur each year in the United States alone, and healthcare workers are among those most at risk.

Here are some statistics related to needlestick injuries for healthcare workers:

1. Needlestick injuries are most commonly associated with the use of hollow-bore needles, which are used for injections, blood draws, and other medical procedures.
2. Healthcare workers who are most at risk of needlestick injuries include nurses, physicians, laboratory technicians, and other healthcare professionals who handle needles and other sharps.
3. The most common sites for needlestick injuries are the hands, followed by the arms and other parts of the body.
4. Needlestick injuries can lead to transmission of bloodborne pathogens, such as HIV, hepatitis B, and hepatitis C.
5. The risk of transmission of these pathogens depends on various factors, including the type of pathogen, the amount of blood involved, and the depth and location of the injury.

Healthcare workers who experience a needlestick injury should seek immediate medical attention and report the injury to their supervisor or infection control personnel.

To reduce the risk of needlestick injuries, healthcare facilities should implement engineering controls, such as using safety devices on needles and other sharps, as well as administrative controls, such as providing training and education on safe handling of needles and other sharps.

Overall, needlestick injuries remain a significant concern for healthcare workers, and efforts should continue to be made to reduce the risk of these injuries and their associated complications.



## Benefit Options

Needlestick insurance is a type of insurance policy that provides a lump sum benefit to healthcare workers who experience a needlestick injury or other accidental exposure to bloodborne pathogens in the course of their work. The purpose of the insurance is to help cover the costs associated with testing, treatment, and other expenses that may arise as a result of the injury, such as lost wages and travel expenses.

When a company purchases needlestick insurance, they typically pay a monthly or annual premium in exchange for coverage. If the healthcare worker experiences a covered needlestick injury, they can file a claim with the insurance company to receive a lump sum benefit.

The amount of the benefit varies depending on the terms of the policy, but typically ranges from \$25,000 up to \$100,000.

To receive the benefit, the healthcare worker must provide proof of the needlestick injury and any associated medical expenses. This may include medical bills, pharmacy receipts, and other documentation. Once the claim is approved, the insurance company will typically issue a lump sum payment to the healthcare worker within a few weeks.

Overall, needlestick insurance provides a way for healthcare workers to protect themselves financially in the event of a needlestick injury or accidental exposure to bloodborne pathogens. By paying a monthly or annual premium, healthcare workers can ensure they have financial support in the event of an unexpected work-related injury.

- This is only offered as an employer paid group plan
- Census enrolled
- Also available to police, firefighters and paramedics.

## Exclusions

1. Hepatitis B, Hepatitis C or HIV Seropositive that were First Diagnosed prior to the Term of Insurance;
2. Hepatitis B, Hepatitis C or HIV Seropositive that were First Diagnosed more than six (6) months after the Accidental Contact.
3. Accidental Contact while not complying with all OSHA directives and protective standards.
4. No claim shall be payable under this insurance if such claim is caused by seropositivity that is due to vaccination, inoculation, or any other intentionally induced HIV seropositivity.



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This is not intended to be a complete outline of coverage. Actual wording may change without notice. Underwriters reserve the right to modify terms and conditions at time of underwriting.

