

Most of us carry liability insurance on our vehicles and homes. This protects us if a visitor falls at our home and sustains injury or if we are involved in an auto accident. As responsible citizens, we provide for the protection of our persons and our property and we pay our own insurance premiums. If we are irresponsible enough to receive a DUI or other infraction, naturally our insurance premiums rise.

The difference between us and nursing home owners is, as taxpaying citizens, we also pay for nursing home owners' Professional Liability Insurance Premiums. Through taxation, we pay for the Medicaid program and Medicaid pays for most nursing home residents' care, including reimbursement for the owners' liability insurance. Nursing home liability insurance might involve various categories of coverage such as injury accidents that visitors incur, transport van accidents, along with abuse and neglect to residents.

It is always shocking to me, as President of Ark. Advocates for Nursing Home Residents (AANHR), when I request nursing homes' "Professional Liability Insurance Cost Reports." The annual amount continues to increase and totaled \$27,284,255.00 for 2012.

Nursing home owners' liability premiums go up because they continue to provide bad care. Being cited for poor care means they are violating state and federal laws. Yet taxpayers' have to pay to protect the nursing home administration from the results of its poor care.

[Click Here](#) to view the entire listing of Nursing Home Reimbursement; the highest reimbursement in this reporting period was for Searcy Healthcare--\$984,594; Magnolia is second with \$641,131; followed by three homes in the \$500,000 range--Broadway, Batesville, and Heartland.

We have a vicious cycle going on within the nursing home industry. Medicaid reimburses for care and pays their liability insurance premiums; the nursing home doesn't always give good care; abuse and neglect occur; so liability insurance premiums rise, thus more tax dollars are required.

If resident care improved, premiums could be reduced, resulting in tax savings in the federal and state budget. In a time of record deficits and national debt, wouldn't that be a welcome set of circumstances?

Martha Deaver, President  
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