Protecting Vulnerable Adults and Children from Choking with Jake Darcy of Philadelphia Insurance Companies

Resource Type: Risk eNews

Topic: General

Philadelphia Insurance Companies (PHLY) has partnered with LifeVac to offer the first in class and only FDA authorized suction anti-choking device for second line treatment to policyholders at a 25% discount. Jake Darcy is risk services manager for PHLY, a commercial property/casualty and professional liability insurer that specializes in a variety of solutions tailored to the nonprofit sector. We spoke with Darcy about protecting vulnerable adults and children from choking.

Why does PHLY want to raise awareness for choking risks?

PHLY (pronounced FIL-ee, like 'Philly') is one of the leading insurers for nonprofit and human service organizations in the U.S. For nonprofits, choking is a major exposure. There are over 5,000 choking deaths annually in the United States. The highest risk groups are children under five, adults over 75, and adults with disabilities. A large portion of the organizations we work with serve these vulnerable populations. Last year, we had several nonprofit policyholders that reported choking fatalities. Even one choking fatality is too many. We're trying to raise awareness and prevent choking deaths.

How is PHLY equipped to support nonprofits?

PHLY has a longstanding history of working with nonprofits from the founding of the company in 1962. We have a lot of expertise in that area and a lot of resources to support our policyholders, including items like tools for sexual abuse prevention, ways to minimize automotive losses through telematics programs, water damage sensors, and sensors to reduce electrical fires. Most of these are available at no cost to our policyholders.

How can nonprofits prevent choking incidents and deaths?

Most organizations do have protocols in place to reduce choking incidents. That could be policies related to food preparation, restricting certain types of foods, and most importantly, supervision while eating. A lot of organizations follow choking rescue protocols through the American Heart Association or American Red Cross. Unfortunately, the protocols are not always successful.

We recently had an incident where a policyholder was serving an adult with disabilities. Their care plan required supervision during mealtime. Staff was at the table at arm's length from him when he choked. They performed back blows and abdominal thrusts on him, but unfortunately, he passed away. That's where we see an opportunity to intervene, and that's part of the reason we've partnered with LifeVac to add airway clearance devices as an option for policyholders. There are incidents where that could be the difference between life and death.

Some nonprofits may have been advised not to use airway clearance devices in the past. How have things changed?

This has been a concern with many of our nonprofits. They adhere to the American Red Cross or American Heart Association choking rescue protocol. There are concerns that if they deviate from those guidelines, there's potential for liability on behalf of the organizations. LifeVac was recently designated by the FDA as a class 2 choking rescue device. I believe this designation through a federal agency will alleviate some of the concerns agencies have had in the past with implementing this type of tool. LifeVac is not replacing those choking protocols. Organizations are still instructed to call 911 first and perform basic life support recommended by the American Red Cross or the American Heart Association, like back blows or abdominal thrusts. But if those are unsuccessful or someone else is present, they can run and grab the LifeVac device. As part of the FDA designation, there was specific mention of individuals who use a wheelchair, how it's harder to do back blows and abdominal thrusts on those individuals. In cases where the individual is in a wheelchair or already lying on the ground, LifeVac can make the difference.

How does LifeVac work?

It's very simple. It's a device with a one-way suction valve. It involves a simple press in of the device, then a pull out. The resulting suction can remove whatever is lodged in the breathing canal. There's a pediatric mask that can be used for children ages 1-14, and an adult size that could be used for anyone over the age of 10. Each kit comes with a training face mask.

What results have PHLY policyholders experienced using this device so far?

A child in a homeless shelter was rescued with the LifeVac device. The tool has been used to save over 5,600 lives. We hope to see that number increase and the 5,000 choking deaths per year decrease.

What advice would you like to leave organizations with when it comes to serving populations at risk of choking?

Ensuring that staff are trained and following their supervision protocols is critical. A lot of these organizations do have high turnover, so training during the onboarding process is also important. If the nonprofit serves a higher risk population, we urge that the organization considers a device like LifeVac because it could be the difference between life and death if traditional rescue protocols are unsuccessful.

PHLY is a longtime Mission Sustainer of NRMC.