The national opioid crisis is impacting individuals and families across the US, from small towns, and wealthy suburbs to big cities and everywhere in between. According to the Center for Disease Control (CDC) 4.3 million people used pain relievers for non-medical purposes in 2014 and opioid-related deaths have risen by 200 percent since 2000, with nearly 28,000 deaths in the U.S. in 2014.¹

Methadone clinics providing medication-assisted addiction treatment have increased with the soaring numbers of new addictions. The number of clinics has gone up from just 750 in 1994 to 1,400 today across 48 states. However, treating America’s soaring population of recovering opioid addicts carries some very specific risks for clinic operators.

Navigating a dangerous environment

A methadone clinic is a doctor’s office, a pharmacy, and a social services center all in one. This potentially combustible environment is patronized daily by addicts from all walks of life, and in varying stages of the recovery process. The opioid abuse epidemic continues to drive demand for these service providers and they face a variety of issues dealing with their often unpredictable client base. Not surprisingly, the on-site pharmacies give rise to some of the most dangerous exposures these clinics face. Addicts receiving daily, supervised doses of methadone (or similar opioid medication) can cut down their cravings for heroin or prescription painkillers and avoid withdrawal symptoms, while blocking the effects of other opiates. But, many patients are looking to do more than just curb their cravings, and that's where the clinic operator needs to focus on reducing their risks, especially around the dispensation of drugs.

You can’t be too cautious

The allure and potential street value of methadone and other opioid medications makes security a major concern and source of potential liability. Medication must be stored and dispensed through a well-documented process in a highly secure and controlled environment. Even the disposal of dosing cups must be meticulous. Addicts have been known to search for methadone residue on cups in a clinic’s trash, creating liabilities for the clinic operators.

After establishing a successful track record of treatment, a patient may be allowed to self-administer their dose at home for days or weeks at a time, depending on local regulations. This can help reduce costs for the centers and make maintenance less cumbersome for the individual. However, moving medication off premises also reduces the clinic’s ability to effectively monitor how these medications are being administered. If a self-administering patient takes a larger dose than prescribed, they could cause harm to themselves or others and the clinic could be held liable.

Covering all contingencies

Insurance for these medication-assisted treatment clinics must cover multiple bases, combining medical professional liability and general liability insurance while integrating explicit coverage for pharmacy risks.

¹ http://www.cdc.gov/mmwr/preview/mmwrhtml/mm6450a3.htm
A Dose of Prevention

A proactive risk management regimen can help a clinic avoid claims and will likely be central to its defense of any liability challenges. Generally speaking, a clinic’s risk management practices should center around five main pillars:

- **On-site security** with special focus on the pharmacy
- **Thorough documentation** of everything from clinical testing, to home assessments for those taking medication off-site
- **Strict protocols and procedures** around medication dispensing and disposal
- **Thorough hiring practices** including background and credentialing checks
- **Compliance** with federal and state regulations.

Methadone clinics and other medication-assisted treatment centers are an important component of helping communities and families deal with opioid addiction and recovery. Utilizing the necessary risk management techniques and having the right insurance coverage permits these clinics to economically serve vulnerable populations without risking potentially catastrophic outcomes.

**Paula Caballero**  
Healthcare Underwriter  
paula.caballero@beazley.com

DISCLAIMER: Beazley Miscellaneous Healthcare Spotlight is prepared and edited by Beazley Group. The opinions of the author are solely those of the author. Beazley Miscellaneous Healthcare Spotlight is published and distributed by Beazley Group with the understanding that neither it nor the editors or authors is responsible for inaccurate information. The information set forth in Beazley Miscellaneous Healthcare Spotlight should not be construed nor relied upon as legal advice and is not intended as a substitute for consultation with counsel. This is intended for informational purposes and is for broker use only.

1 http://www.cdc.gov/mmwr/preview/mmwrhtml/mm6450a3.htm