

The Sticky Side of Service Confidentiality, Ethical Issues, Liability, and Insurance

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Don't panic. This is not about the mud you will fall into. It's about being aware so as to stay away from the mud that might get splashed on you.

When you go out to your CASE placement, you assume real responsibilities—with all that that implies. Your Community Partner provides real services to real people with real needs, and as a member of your Community Partner's staff, you're part of their team. They and the people they serve count on you to do your share to the best of your ability and in a responsible, professional fashion.

In order to prepare you to live up to these expectations and to do a good job for your Community Partner and the people they serve, you first need to know the basics about four critical issues: confidentiality, professional ethics, liability, and insurance.

Confidentiality—as you may already know, professionals in law, medicine, social work, psychology (counseling), and certain other fields are obligated to maintain confidentiality between themselves and their clients or patients. Whatever they learn from their clients or patients is privileged information and cannot be revealed to others without permission from the client or patient. Be aware that as a service worker in these situations, you may share in this privileged information. You may learn information which is covered by these rules of confidentiality. Speak to your supervisor to discuss how the obligations of confidentiality may apply to you. But when in doubt, do not reveal or discuss information about clients or patients without permission of the professionals for whom you are working.

Observing Unethical or Illegal Conduct—It happens. You may see contraband or you may be told of something going on (like child abuse, for example) that is legally or morally questionable. What do you do? Especially in light of the confidentiality rules just mentioned, this is a particularly difficult issue. How do you balance the need to report a crime or unethical behavior against maintaining someone's confidence or jeopardizing someone's safety? Such dilemmas raise serious ethical questions where you may feel you have conflicting duties. What to do?

The possible circumstances are much too varied to be covered in any simple guideline. But the one rule you should always follow is don't try to resolve the problem alone—consult with a supervisor or other professional to whom you are responsible. These situations occur more often than you think. They may be new and disturbing to you, but they will not be new to the

professionals with whom you are working (and whose reputation and livelihood may be at stake if they are responsible for you). They have dealt with similar situations before and can almost always give good advice, even if it is just advice on whom else to talk to.

Liability—Whether an accident will happen is uncertain. That a lawsuit will follow after an accident does happen is a virtual certainty. When accidents happen, the law and the courts decide who will be financially responsible. If you are involved in an accident and sustain an injury, or if you cause an injury while acting as a volunteer, then you, the Community Partner you are working for, and CASE, Rutgers or school through which your service is arranged are possible candidates for financial responsibility. How can you protect yourself?

The only perfect solution is prevention. Pay attention at orientation. It will give you important information about knowing your limits. Try to avoid accidents and injuries. Ask first. If you have any doubts about the wisdom of something, consult your supervisor or other professional employed by your Community Partner.

Health Insurance—All full-time Rutgers students (except for University College students) pay the basic students insurance program as part of the mandatory Student Health Fee. This provides medical coverage to you for up to \$5,000 per accident on a per occurrence basis. This coverage is enough to satisfy the deductible or co-insurance payment on your or your parent(s)' or guardian(s)' primary insurance coverage. If you or your parent(s) or guardian(s) don't have primary coverage, it is recommended that you obtain additional primary health insurance for yourself. If you would like to get additional insurance Rutgers offers two major medical options of either \$100,000 or \$250,000 limits. The university routinely sends out information about this coverage, but if you didn't receive the mailing or would like more information, please call Student Health Services or the Student Health Insurance office on your campus.

Again, don't panic. These warnings sound scary, but they should not put you off. You should take them seriously, but you should also remember that they reflect the seriousness of what you are doing. You may be a volunteer, but you are doing real work with and for real people with real needs. And whatever you do, remember the cardinal rule: **When in doubt, ask!** CASE and your Community Partner are here to help.

I, Henrietta N. Rutgers, agree to uphold the policies and professional conduct of my service agency. I will report illegal or inappropriate conduct to my agency and the CASE office. I have asked any questions I have regarding confidentiality, professional ethics and liability as explained to me at my CASE orientation on September 10, 2009.

Course Name Intro to Life

Signature Henrietta N. Rutgers