

Hot Topics In Risk Management



Every day we hear from our insureds on the Risk Management Hotline, and we will be sharing some of those questions and answers with you.

Our Risk Management Team is here to help you minimize and mitigate Medical Professional Liability risk.



Coronavirus Chaos at Home

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Some of us quickly adopted telemedicine or have been working from home, but some find themselves unemployed. Students of all ages are home schooling and small children are home from daycare. Whew! That's a lot of people in the house day after day, a lot of stress, and a lot of change. Here are three tips for managing your response to stress and changes at home.

Try to acknowledge that everyone is grieving a coronavirus loss. Losses may include a job and, possibly, health insurance; regular contact with co-workers, classmates, playmates, and friends; or an important event such as a school dance, graduation, funeral, or celebration dinner. Recognizing that everyone in your home is grieving might inspire you to be more supportive, which may benefit everyone in the household. What do you need from family when you experience a loss? Have that conversation in your home now. Family members may not recognize that their emotions have to do with loss and your acknowledgment may help them make sense of their own emotions.

Try to accept that everyone in your home is dealing with change and there is no standard way to deal with change. We all respond differently to change. Some thrive on change and are successful amid uncertainty. Some become anxious when their routine is broken. Think about how each member of your household seems to be responding to change. What do you and your family members need from each other to effectively manage your responses to change? Each may need something very different.

Try to restructure your time. Most people had "work time" or "school time" and then "family time" or "social time." Now, work, school, family, and social time are blended and may have become unstructured. Adults trying to work in a new environment may have to regain context at home. For now, think of home as everyone's workplace.

Restructuring time should include regular family or household meetings to cover family business, roles, and maintaining a functioning home and family. Set a time, ask everyone to contribute to the agenda, and organize the meeting as you would a work meeting. Try to avoid having the meeting during someone's "crunch time" and include in the agenda the things people said they need. For example, you may tell your family you have a full day of telemedicine appointments on Tuesday but not on Wednesday, so you are free on Wednesday but not Tuesday. Another example is a teenager with a research paper due Thursday making Friday a better meeting day than Wednesday. By doing this, you are creating order from the chaos and can possibly predict what each day will be like structurally and emotionally. Order may help you better support each other.

Be sure to schedule some fun time even though it seems you are together 24/7. Scheduled family or household activities can make daily interactions positive. Sometimes you must be strategic about positivity.

The pandemic presents many challenges, but your family or household can grow stronger, closer, and more understanding of each other while responding to it.

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