

Child Accident & Injury Procedure (Use of Private Insurance First)

Bear River Head Start

Effective Date: February 2026

Applies To: All staff, volunteers and contractors

Purpose

To ensure prompt medical care for children while protecting program funds by using the child's private insurance first when medical treatment is required due to an accident or injury occurring during program hours or activities.

Immediate Response

1. Staff ensure the child's immediate safety. Call for assistance from the Center Manager.
2. Provide first aid within scope of training.
3. Call 911 for life-threatening emergencies.
4. A staff member always remains with the child.

Parent/ Guardian Notification/ Center Manager Notification

- 1. Notify the parent/guardian immediately for:**
 - Any injury requiring medical attention
 - Head Injuries
 - Injuries beyond first aid
- 2. Document**
 - Time and method of contact
 - Name of person notified
 - Instructions received from the parent/guardian

Medical Treatment & Insurance Use

- 1. Parent/guardian consent is obtained whenever possible before seeking medical treatment EXCEPT in emergencies.**
- 2. The program will request that the child's private or family medical insurance be used first for:**
 - Emergency room visits
 - Urgent care
 - Physician or Dentist treatment
- 3. Staff provide the medical provider with:**
 - The child's insurance information on file
 - Parent/guardian contact information
- 4. Bear River Head Start does not represent itself as the primary insurer.**

Program Financial Responsibility

- 1. Bear River Head Start May cover uninsured or non-covered costs only if:**
 - The expense is directly related to the accident
 - Costs are reasonable and allowable
 - Coverage is consistent with program policy and insurer guidance
- 2. Payments are processed through:**
 - Program accident insurance (if applicable), or
 - Approved reimbursement procedures
- 3. Bear River Head Start does not pay deductibles or copays**

Documentation Requirements

Staff must complete an incident/Accident Report the same day of the incident/accident, including:

- Date, time, and location of the incident
- Description of injury and circumstances

- Witness names
- Medical treatment provided
- Parent notification details
- Insurance used (private, Medicaid, CHIP, none)

Reports are:

- Signed by staff and supervisor
- Filed in the child's record
- Reviewed by the Center Manager and Coordinator for compliance concerns
- Include the Executive Director on all child Incidents/accidents

Follow Up and Review

1. The Executive Director/ Coordinator and Center Manager review all accident reports to:
 - Identify trends
 - Address environmental risks
 - Address other risk factors
2. Serious incidents/accidents are reported per:
 - Regional Office and Office of Head Start requirements
 - Licensing requirements
 - To Board and Policy Council
3. Prohibited Actions
 - Staff may **Not** delay emergency care due to insurance concerns
 - Staff may **NOT** promise payment on behalf of Bear River Head Start
 - Staff may **NOT** discourage parents from using private insurance

Training

ALL staff receive annual training on:

- Accident response
- Reporting procedures
- Insurance protocol

