

SSCIP'r



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Spotlight on Safety: Transporting Wheelchair-bound Passengers

Researchers have noted an increase in the number of serious and/or fatal injuries to travelers seated in wheelchairs during non-crash events, such as loading, emergency braking, or vehicle turning. The majority of these injuries occur when a wheelchair-bound passenger tips over, or is ejected from their wheelchair as a result of an improper restraint system. Through use of proper equipment and safety practices, caregivers can take steps to prevent injury to travelers seated in wheelchairs during non-crash and minor crash situations.

Transport Vehicle Standards

The National Highway Traffic Safety Administration (NHTSA) implements safety standards for all vehicles in the United States. In order to meet NHTSA wheelchair transport standards, a van must be able to withstand a 30 mph front, side, and rear impact without losing fluid from the gas tank. Additionally, a wheelchair transport van must be tested to ensure it will not lose fuel if inverted during an accident.

Wheelchair Lifts

Wheelchair lifts are used to elevate a wheelchair-seated passenger into a transport vehicle. Lifts can be mounted to either the undercarriage or interior of the vehicle, and can lift passengers through



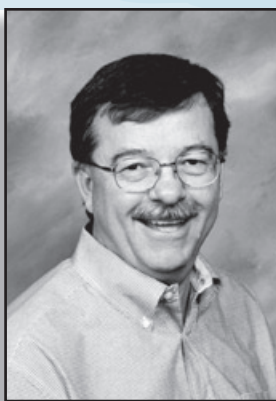
either the side passenger or rear cargo doors of the van. Caregivers should be trained to identify the different types of wheelchair lifts, their benefits and restrictions, and technique for safe and proper use. Lift types include:

- Single-arm lifts: Interior-mounted, designed to take up less interior space; used only on side-door loading vehicles. Most have maximum weight capacity of 600lbs.
- Dual-arm lifts: Offer more stability, ideal for heavier individuals. Most have maximum weight capacity of up to 800lbs. Bulkier than single-arm lifts; usually mounted at rear of vehicle to allow for easier storage.

The Wheelchair

It is ideal to use a wheelchair that has been specifically designed and tested for use in motor vehicles. Transit wheelchairs, or WC19 wheelchairs, comply with ANSI/RESNA WC19, a voluntary design and performance standard developed by safety and rehabilitation experts. To be designated as WC19 compliant, a wheelchair must be equipped with four crash-tested anchor points for attaching tie-down straps and hooks. Anchor points must be easily accessible and clearly marked.

see **SPOTLIGHT ON SAFETY** on page 6



Dear SSCIP Members:

SSCIP held its Annual Members' Meeting on September 7th, and I'm extremely happy to announce the results of the 2011 Board of Trustees election. This year, the five Trustees with expiring terms included Rita Schmidt from DES, Melissa Thomas from ADHS/DBHS, Connie Smith from Southwest Behavioral, Wendy Shaw from AIRES and Rick Hargrove from Abrio Family Services. At the Nominating Committee's request, Rita Schmidt, Wendy Shaw and Rick Hargrove each agreed to stand for re-election. The Nominating Committee also selected Margaret McLaughlin from ADHS/DBHS and Chris George of SAGE Counseling to stand for election in place of Melissa Thomas and Connie Smith, both of whom chose to not continue on the Board.

I'm very pleased to announce that with one of the highest voter responses in recent memory, SSCIP's membership voted to approve each of the individuals on the slate of candidates that was presented. On behalf of the Board and the Pool, I'd like to thank Rita, Wendy and Rick for their ongoing commitment to SSCIP and its membership, and for their continued willingness to offer their time, expertise and leadership. I'd also like to welcome Chris George back to the Board. Chris, who is the HR Director for SAGE Counseling, had previously served as a Trustee on two prior occasions, from 2003 to 2005 and again from 2007 to 2010. Additionally, I'd like to welcome Margaret McLaughlin to the Board. Margaret has been with ADHS/DBHS since 2004. She is primarily responsible for creating and maintaining ADHS/DBHS policies for contracted providers and for Title XIX certification of community service agencies. Her participation on the Board will help maintain the valuable communication and synergy that exists between our State and private sector Trustees.

Also at our September meeting, our Board held its annual election of officers. I would like to express my sincere appreciation for being re-elected as President of the Board of Trustees for another year. I am honored by the Board Members' continued confidence and grateful for their ongoing support. In addition, I would like to congratulate Dolores Zimmerman of Intermountain Centers and Brian Lensch of the Arizona Department of Economic Services Division of Developmental Disability on being re-elected to their respective positions of Vice President and Secretary/Treasurer of our Board.

As our new and returning Board members look ahead toward the challenges facing SSCIP, we see the continuation of the adverse economic conditions and very competitive insurance market that have affected our Pool's annual written premium and the average size of the accounts we underwrite. With our having increased our reinsurance retention level this past July, we've maintained stability in our reinsurance premiums, but we've taken on a greater portion of future losses, making underwriting and loss control efforts all the more crucial to our continued success. These are all issues that the Board will be closely monitoring. Fortunately, SSCIP's Member and premium retention are high by industry standards and our balance sheet is extremely strong, with Members' surplus remaining in excess of \$11 million.

To ensure the continued financial strength of our Pool, in the coming months, the Board of Trustees will be working closely with our Administrator on a strategic plan to ensure that our long-term insurance and risk management programs will remain the gold standard for members of Arizona's social service community and to ensure that our products and services will continue to evolve based upon Members' needs. As part of that process, we plan to seek input from several of the major insurance agents who place coverage with the Pool, and from SSCIP Members themselves in order to make certain we will continue to meet their needs and exceed their expectations well into the future. One goal that will not change is our commitment to the long-term premium stability SSCIP has provided for Arizona's social service community for more than two decades. While pricing is always a factor in any insurance purchase, we will also be considering ways to create unsurpassed value by complementing our industry-leading underwriting, loss control and claim service with even more innovative coverages and customized risk management programs that simply can't be matched by any of our national competitors.

As an Arizona-based organization committed exclusively to the needs of our state's social service community, we appreciate the continued support of our loyal Members and we look forward to achieving even greater success in the future through unmatched customer service, responsiveness and innovation.

Sincerely,

A handwritten signature in cursive script that reads "Richard W. Hill".

Richard W. Hill • President – SSCIP Board of Trustees

SSCIP'r

Featured Agency: **The Centers for Habilitation/TCH**

For nearly 45 years, The Centers for Habilitation (TCH) has been dedicated to its mission: creating opportunities for persons with special needs. Through its constantly evolving support services, fundraising efforts, and not-for-profit enterprise, TCH has remained committed to employing, providing services for, and empowering developmentally disabled children and adults throughout Arizona.

Founded in 1967, TCH's base of operations is located in Tempe, Arizona. In addition to housing administrative offices, the main building is home to TCH's on-site Day Program. Here, caregivers and volunteers work with developmentally and physically disabled children and adults in an impressive variety of specially focused groups. Whether taking part in music appreciation, watching a movie with friends, or being creative in art class or seniors' group, each Day Program attendee is offered the opportunity to socialize and interact, while being encouraged to let their individual personality shine. Make no mistake: safety, health, and hygiene are paramount at TCH; caregivers, medical personnel, and program directors are a full-time presence within the Day Program.

TCH also operates several group homes throughout the Valley. Housemates are grouped together by similar interests and abilities, and are taught to live communally, while learning valuable skills and responsibilities. As with the Day Program, each resident in a TCH group home is encouraged to express the talents and interests that make them unique.

In an effort to generate funds to continue and further TCH's charitable mission, the agency has actively adopted the social enterprise philosophy. To alleviate the strain from cuts in government funding felt by

many social service agencies, TCH has been proactive in seeking ways to generate revenue. Perhaps the agency's best effort to become more self-sustaining is evident in their creation of Assured Security Document Destruction (ASDD), a division of TCH that provides paper shredding and recycling services to the public.

ASDD was founded eight years ago and had just one sales person on staff. The company sought to provide area small businesses with safe, secure document shredding - a security measure previously only afforded to larger corporations. Through focus on customer service and attention to detail, ASDD flourished. After only four years in business, the need for expansion was ever-present. TCH's garden area was removed to make way for a new, 18,000 square foot building that houses ASDD today. The facility contains a sorting conveyer that transports about five tons of paper daily to the main shredder, which utilizes rotating blades to shred the documents. After shredding, the paper is fed into a mechanical baler. Bales of paper are separated by color (white, office pack, and mixed) and sent to a recycling plant, where they are used to make products such as toilet paper, shop towels, and office supplies. ASDD is a completely secure facility, and clients have the option to watch their documents being shredded via closed-circuit television. During these "witness shreds", all other operations cease, assuring the client that only their documents are being destroyed. To guarantee total security, the entire facility is under video surveillance; additionally, cell phone and camera use are strictly prohibited. Precautions such as these have aided in ASDD's growth. Today, ASDD has 1,500 customers; 700 of these require weekly document pickup. ASDD also owns a mobile shredding truck, which has the ability to travel to clients' businesses and shred documents on-site. The

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Member Benefit: Background Check Service

Organizations that prescreen their employees can identify past and potential offenders with histories of violent crime, drug abuse, or with poor driving records. Having an effective prescreening process in place can also discourage potential abusers and criminals from applying with your agency- a deterrent that can prevent losses and costly litigation.

SSCIP is pleased to remind you that through its Administrator, Southwest Risk Services, the Pool has arranged with IntelliCorp Records, Inc. to offer background checks* and Motor Vehicle Reports (MVRs) at reduced rates for all current SSCIP Members. As a Member, utilizing IntelliCorp's reduced-rate services can be an affordable way for your organization to:

- Improve the efficiency of your screening process
- Make informed decisions to select the best candidate(s) for your agency
- Reduce employee motor vehicle accidents, theft, and fraud
- Protect the safety of your clients and employees
- Support best business practices/enhance your agency's reputation

IntelliCorp's special "Platinum Package" background search includes:

- Criminal Super Search - search of multi-state criminal records, including the District of Columbia, plus sex offender records in all 50 states;
- Identity Verification - searches more than 23 billion records using an individual's Social Security Number to verify their identity and current and former addresses;

- Terrorist Database - searches data from the Office of Foreign Assets Control of the U.S. Department of the Treasury to ensure that organizations and individuals do not enter into transactions with persons or organizations involved in terrorism, international narcotics trafficking or activities related to the proliferation of weapons of mass destruction;
- Single County Search - conducts one search at the county court level for felony and misdemeanor charges (where available).

The Platinum Package is available to all SSCIP Members for only \$9.95 per search, a significant savings when compared with IntelliCorp's regular retail price.

Arizona Motor Vehicle Reports (MVR's) are available for SSCIP members at IntelliCorp's lowest price tier – \$7.50 each.

* Please note that the background information available through IntelliCorp will not substitute for complying with any statutory or contractual State of Arizona requirements for agency employees to obtain a Fingerprint Clearance Card, nor will it ensure compliance with any other statutory or contractual privileging or credentialing requirements mandated by the State or its departments. SSCIP agencies should always refer to State statutes and their individual State contract(s) for specific privileging / credentialing requirements, and take the necessary action to comply. ❖

Reminder: SSCIP Roundtable

Do you know what to do in the event of an incident that could result in your client making an insurance claim against your agency? Do you know the proper steps to conducting an internal investigation? Please join us for a roundtable discussion co-sponsored by SSCIP and Southwest Behavioral Health Services. Participants will gain valuable investigative knowledge through case studies, guest speakers, and group discussion. This Member benefit is offered free of charge, and all SSCIP Members are encouraged to attend.

Tuesday, November 8, 2011

8:30AM – 11:00AM

Southwest Behavioral Health Services

3450 North 3rd Street

Phoenix, AZ 85012

For more information, please contact Donna Chriswell at Southwest Risk Services at (480) 528-2036. ❖

How Big Are the Holes in Your Safety Net?

State budget cuts have delivered quite a blow to the social services industry in recent years. The current economy suggests that funding cuts may continue in 2012, putting even more strain on an already under-funded industry.


How does an agency effectively absorb these funding cuts? Thankfully, many agencies see layoffs as a last resort; however, cuts made in other areas of an agency's budget can leave dangerous gaps in their safety and risk management departments- gaps that could prove to be very costly in the long run. Recently, the SSCIP spoke with SSCIP Board of Trustees Members Marsha Ashcroft and Wendy Shaw to discuss what their respective agencies are doing to absorb State funding cuts, and what SSCIP Members can do to ensure that risk management and safety issues don't arise as a result of cutting costs.

"Staff layoffs are always in the back of your mind when you need to cut costs, but we've really tried to avoid them," says Marsha Ashcroft, Risk Management Director at Horizon Human Services. "Instead, we've created a committee to look at how the staff we do have can work smarter and more efficiently." Wendy Shaw, President and CEO of AIREs, offers another alternative: "We have always tried to avoid having lots of personnel. We've developed a number of automated systems that aid in keeping staff numbers low, and they also help us to be more efficient."

Ashcroft and Shaw both agree that partnering with other agencies and businesses can prove to be beneficial in cutting costs and minimizing risk. "You really have to look at everything with a fine-toothed comb," says Shaw. "Can we get a discount on a postage meter, or is it more cost-effective to purchase stamps? Agencies can ask their landlords to reduce their rent, or they can share facilities and resources with other social service groups. Partnering with another firm in one facility for

training purposes will save money and help both agencies run more efficiently." According to Ashcroft, her organization has partnered with its insurance agent to implement the Safety First driver accountability program. "Each of our company vehicles has a sticker on the bumper where citizens can call and report unsafe driving habits" says Ashcroft. She adds that her insurance agent "picks up the associated cost, and our staff members are proving to be safer drivers."

Although Horizon Health Services has had to cut costs, some money-saving efforts have been beneficial to employees as well. "Times are hard for everyone right now, and with stress can come illness," says Ashcroft. "We know people are busy, but with smaller staff numbers, we just can't afford to have employees out sick. We've always encouraged staff to get flu shots, and last season, we partnered with Walgreens' Take Care Clinic to have them come out and offer flu shots to our staff on-site." AIREs has also taken its employees' welfare into consideration, says Shaw. "We've gone down to a four day work-week, and we use 'pay cards' and direct deposit in lieu of payroll checks. These measures save us money, but they also save our employees money. When you only work four days a week and don't have to drive to the office to pick up your paycheck, you're saving a lot of money on gasoline."

When asked what they think is the single most important area for a social service agency to focus on in order to prevent safety and risk management issues, both Ms. Shaw and Ms. Ashcroft gave the same answer: "Training." Shaw elaborated, "Prevention is key. Don't skimp on training- it may seem like a quick cost-saving solution, but it will hurt your agency in the long run." "Absolutely," adds Ashcroft, "Training is vital. It can be difficult to find time, but you must make it a priority. Training is an investment in your agency's future." 

SPOTLIGHT ON SAFETY

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If a WC19 wheelchair is not available, use a wheelchair with a metal frame, as tie-down straps and hooks can be attached at frame junctions.

Securing the Wheelchair

Ensuring that the wheelchair and passenger are properly restrained within the vehicle is the most effective measure a caregiver can take to prevent injury to a wheelchair-bound passenger during transport.

- Always use a wheelchair tie-down and occupant restraint system (WTORS) that has been crash-tested and labeled as Society of Automotive Engineers (SAE) compliant. The most common type of WTORS uses four tie-down straps to secure the wheelchair to the vehicle. While it requires the caregiver to assist in securing and releasing the wheelchair, this type of WTORS can be used to effectively secure both WC19 and non-WC19 wheelchairs.
- Always position the passenger and wheelchair forward-facing within the vehicle.
- Always attach the tie-down straps to the anchor points provided on the WC19 wheelchair, and tighten the straps to remove any slack. If using a non-WC19 wheelchair, be sure to attach the tie-down straps to welded junctions of the chair's frame, or to other structural areas where the frame is fastened together with steel-hardened bolts (indicated by six raised lines on the bolt head).
- Never attach tie-downs to moving, adjustable, or removable parts of the wheelchair, such as armrests or wheels.

- Non-WC19 wheelchairs should be anchored from a point as close to the seat surface as possible, and at a 30- to 45 degree angle to the floor. Attach straps to either the seat base or the frame base. Mixing anchor points can result in the tie-down straps becoming slack during transit.
- Floor anchor points for rear tie-down straps should be located directly behind the rear anchor points on the wheelchair. Front tie-down straps should anchor to the floor at points spaced wider than the wheelchair to increase lateral stability during transit.

Protecting the Wheelchair User

In addition to properly securing the wheelchair to the vehicle, it is imperative to provide adequate restraint for the wheelchair user with a crash-tested safety belt or child restraint harness. It is important to note that postural support belts attached to the wheelchair are not strong enough, and are usually not positioned correctly to safely restrain the wheelchair occupant during an accident. Wheelchair occupants should be restrained with an ANSI/RESNA WC19 compliant lap and shoulder belt, and caregivers should check for proper belt positioning before each journey:

- The lap belt should be placed low across the front of the pelvis, not high over the abdomen. Avoid placing the lap belt over armrests; the belt may need to be inserted through openings between the backrest and seat to ensure proper fit.
- The shoulder belt should diagonally cross the abdomen from the middle of the shoulder, over the chest, and

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Welcome NEW MEMBERS

SSCIP would like to welcome the following new members:

❖ Encourage Empowerment, LLC

❖ iCare Family Health Services, LLC

❖ Tides of Change Center of Wellness, LLC

❖ G & M Consulting, LLC

❖ Ryan House

❖ Turning Point Youth Facility Corporation

❖ Guthrie Mainstream Services, LLC

❖ Smiles for Special Needs, LLC

SPOTLIGHT ON SAFETY

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connect to the lap belt near the rider's hip. Caregivers should ensure that the belt is in good contact with the shoulder and body before traveling.

Additionally, caregivers should be sure that the wheelchair's headrest, backrest and attachments are positioned or stored properly during transit:

- The wheelchair's backrest should be angled at less than 30 degrees during transit. If a greater recline angle is needed, be sure to adjust the safety belt to ensure proper restraint.
- Remove hard trays and other attachments during transit, and secure them elsewhere in the vehicle to avoid injuring passengers in the event of an accident. If hard

surfaces cannot be detached from the wheelchair, cover them with dense padding to avoid injuring the passenger in the event of contact.

- Be sure the wheelchair's headrest is properly positioned. This may aid in protecting the neck during an accident. If a support collar is necessary, use a soft, lightweight model. The soft collar should never be attached to the wheelchair during transit.
- Medical and other equipment should be secured for transit. The area surrounding the wheelchair and passenger should be kept as clear as possible.

Visit www.ridesafe.org or www.resna.org for more information on wheelchair transport safety. ❖

FEATURED AGENCY

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mobile truck has enabled ASDD to offer its services to a number of government agencies, such as state offices and military bases. Later this month, ASDD will begin to utilize its new "disintegrator"; this grinder has the capacity to shred media such as disks and plastics, and will allow ASDD to offer their services to a wider variety of businesses.

ASDD currently employs 83 people with disabilities. To meet the special needs of these employees, the facility houses a separate room, complete with air conditioning, a dust filtration system, and safety sprinklers. Employees are trained to work as paper sorters, separating documents by color and removing foreign objects. When the paper is sorted, workers feed the documents onto a conveyor belt that carries it to the shredder. Employees work at their own paces, and are encouraged to take breaks as often as necessary. Due to its success, ASDD is looking to add a night shift and more employees. One hundred percent of revenue generated by ASDD is used to fund TCH and its programs.

TCH also provides on-the-job food service training for people with disabilities. In a partnership with

the MARC Centers, TCH operates the Blue Ribbon Bistro/Java Junction, a cafeteria and coffee shop located in a Banner training facility in Mesa. Employees at Blue Ribbon Bistro learn valuable customer service, food service, and cash handling skills to take with them into the mainstream job force. The Bistro boasts a mostly made-from-scratch menu, and offers event catering services in addition to its normal breakfast and lunch hours of operation. The kitchen facility also prepares homemade meals, which are frozen and distributed to a number of TCH's group homes. Located adjacent to the Blue Ribbon Bistro is Java Junction, where patrons can enjoy coffee beverages and freshly baked goods.

TCH strives to provide compassion, care, and valuable socialization to Arizonans with developmental disabilities. Each day, volunteers and caregivers work with a shared focus: "to encourage consumers to make their own choices, gain confidence and control over their own lives, improve their abilities, and overcome barriers to quality living". ❖

SOCIAL SERVICE CONTRACTORS INDEMNITY POOL

Administrator:

SOUTHWEST RISK SERVICES

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SSCIP is a non-profit corporation created in 1987. Its primary purpose is to provide property and casualty coverages to social service providers contracted with the State of Arizona and other political subdivisions.

SSCIP is governed by a 15 member Board of Trustees elected by its members. The newsletter is published in a continuous effort to inform and educate its members. Suggestions for articles are welcome.