

# SSCIP'r



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## Preventing Backover Accidents: Backup Cameras and Sensors

Each year, reverse-gear accidents are among the most frequent types of automobile accidents. The National Highway Traffic Safety Administration (NHTSA) reports that on average, 300 deaths and 18,000 injuries occur annually as a result of "backover accidents". The NHTSA also reports that when pickup trucks and multipurpose passenger vehicles strike a pedestrian in a backover impact, the incident is four times more likely to result in fatality than if the striking vehicle were a passenger car. Sadly, children under five years of age represent approximately 44 percent of fatalities resulting from backover accidents. The Department of Transportation reports that 27 percent of all auto accidents occur while reversing, and that these types of accidents cost over one billion dollars each year. In 2010, SSCIP Members reported a total of 213 auto accidents; 21 of those, or 10 percent, were backup accidents.

Most backover accidents occur when a person or object is obscured from the driver's view by the vehicle's blind spot. The longer and taller the vehicle is, the bigger the blind spot, and the greater the hazard. According to the NHTSA, a larger vehicle's "danger zone" is the space directly behind the vehicle measuring 10 feet wide and 20 feet long.

### How to Reduce Backover Accidents

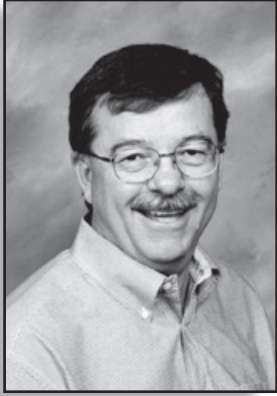
The best way to prevent a backover crash is to avoid backing up altogether, however, when this is not possible, there are a number of steps a driver can take to reduce the risk of an accident.

- The "Circle of Safety"- The driver should always perform a walk-around inspection of the vehicle, prior to starting the engine. This practice will allow a driver to be aware of the vehicle's surroundings that may not be visible from the driver's seat. The driver should take note of pedestrians, objects, and terrain that may obstruct the vehicle's path, and take the necessary steps to reduce the risk of a backover accident.



- The Spotter- Whenever possible, the driver should enlist a "spotter" to assist in safe backing of a vehicle. The spotter can assist the driver in watching for obstructions and check for clearance with other vehicles in tight parking spaces. The spotter should complete the "circle of safety" inspection, stand eight to ten feet from the left rear of the vehicle, establish visual and verbal contact with the driver (and maintain that contact at all times), and stop the driver immediately if new hazards are introduced. The spotter should communicate with the driver of the

see **BACKOVER ACCIDENTS** on page 6



Dear SSCIP Members:

As the new year marks the start of SSCIP's 25th year of operation, it's an appropriate time to reflect on the fact that a non-profit member-owned organization, starting with limited funding and overseen by an all-volunteer Board of Trustees, has grown into Arizona's most successful insurer of Arizona social service providers in just a quarter of a century. It also presents an excellent opportunity for our Board to share plans that are being put in place to strengthen the strong foundation on which SSCIP was built, and to ensure that our success will continue throughout the next quarter century and beyond.

2012 will be a very exciting time for SSCIP. At our Retreat this past October, the Board made a commitment to implementing an extensive strategic planning process that will include a review and analysis of every aspect of our business, and that will result in our creating a template for the Pool's future growth and success. Over the next several quarters, we will be engaged in detailed discussions about the types of insurance products and risk management services that are needed to bolster our position as the elite insurer of Arizona social service providers, and to maintain a level of service and value that simply can't be duplicated by our commercial competitors.

The strategic planning process we are beginning will focus on how to continue improving in several key result areas that our Board feels are vital to SSCIP's continued success. Those areas include:

- Offering superior and sustainable membership value to ensure that SSCIP provides the best long-term pricing option for Members
- Increased Member engagement in the insurance-buying process to ensure that the value of SSCIP coverage, service and membership is presented to key decision-makers within our existing and potential membership
- More extensive cultivation of SSCIP's strong relationship with Members, potential members, insurance agents and State agencies through expanded communications and increased collaboration
- Enhanced policy forms to ensure SSCIP's coverage is so specifically tailored to the needs of Arizona social service providers that it would be difficult to duplicate in the commercial insurance market
- Continuing to provide industry-leading Member claim service that is friendly, easy to understand, cooperative and relationship-oriented
- Offering simplified loss control programs that are meaningful, easy to implement, and focused on reducing Members' loss experience

The time, effort and resources that will be committed by the Board of Trustees throughout this strategic planning process reflects our unwavering dedication to providing Arizona's social service provider community with a committed, value-conscious, long-term risk management partner.

On behalf of the 2011-2012 SSCIP Board of Trustees, we thank you for your ongoing loyalty and for your confidence in our leadership, and we wish you and your families health, success and prosperity throughout the New Year!

Sincerely,

A handwritten signature in black ink that reads "Richard W. Hill". The signature is written in a cursive, flowing style.

Richard W. Hill • President – SSCIP Board of Trustees

# SSCIP'r

## *Featured Agency:* CHEEERS

Founded in 1990, CHEEERS (Center for Health Empowerment Education Employment Recovery Services) is dedicated to providing services to adults with psychiatric or behavioral disabilities. As a recovery-oriented behavioral health service agency, CHEEERS is a consumer-run, consumer-driven organization located in the heart of central Phoenix. Here, members can socialize, learn valuable new skills, have a hot meal, and relax in a safe place with others who share and understand their special needs.

CHEEERS proudly offers a number of services and programs designed to enrich, enlighten, and empower mentally disabled adults. “When a person suffers from a mental or behavioral disability, they can lose their self-esteem, their sense of self-worth. At CHEEERS, we work to help our members find those things again,” says Mitch Klein, CEO. One key focus at CHEEERS is to provide training to consumers to help them find and maintain meaningful employment. In addition to a basic job skills program, CHEEERS offers a GED completion program and Arizona Food Handlers’ training and certification courses. Additionally, the center houses an up-to-date computer lab where members can access the internet, practice computing skills, and play games.

In keeping with its focus on recovery, group sessions are a principal part of daily activity at CHEEERS. Member participation in group sessions, like all services and activities at the center, are completely voluntary. Group topics range from recovery-focused, such as anger management and drug dependency rehabilitation, to enrichment-based, such as health

and wellness and creative coping skills discussions. By attending group sessions, members can earn “Recovery Dollars”, certificates that can be redeemed in the CHEEERS market and pantry to purchase donated food, clothing, and personal hygiene items. Recovery Dollars can also be used to gain admission to group outings, such as museum visits or trips to the movie theater. Recovery Dollars are designed to motivate members to work toward recovery, and to reward those efforts with “extras”; however, no member is asked to pay for any of the services offered at CHEEERS, including meals. In partnership with St. Vincent de Paul, CHEEERS serves over 100 meals each day.

Always evident at CHEEERS are perhaps the two most vital elements to its success: safety and fun. Members are free to socialize at the pool table, big screen television, and sitting areas. That the members feel comfortable and safe at CHEEERS is evident in every face. CHEEERS staff strives to make the center a fun place to be, from activities such as music appreciation and a weekly “Thursday Nite Live” comedy and karaoke showcase, to the encouragement that is given to the members at each step of their recovery.

Truly a multi-faceted organization, CHEEERS’ day-to-day operations, services, and programs hold true to its mission: “to nurture adults with behavioral health challenges to achieve their goals and dreams”. ❖

# Protecting Confidential Information

By Bill Sims, LaSota & Peters, PLC

What can your agency do when it is responding to requests for information from an Arizona State agency? Any record you deliver to a State agency becomes subject to Arizona's broad "Arizona Public Records Act" (A.R.S. § 39-101, et seq.). In the hands of the State agency, the record must be disclosed unless there is an exception permitted under the Arizona Public Records Act.

One of the exceptions from disclosure of a record once in the possession of a State agency deals with the privacy interests of individuals. This exception would allow you to delete any phone numbers, social security numbers, and, in some cases, the names of some of your clients, if the clients can be considered patients.

But finding an exception under the Arizona Public Records Act does not necessarily mean that you can avoid disclosure, even if you never deliver a record to a State agency. If your agency is in litigation, and if the record is requested as part of formal discovery, you will more than likely have to disclose the document, unless you can find a privilege that exempts disclosure.

Here are some examples of such privileges that could prevent disclosure:

1. **Attorney Client:** If the requested record is a communication to or from your attorney and contains legal advice or is work product related to such legal advice, the information can be protected. This is the easiest way to prevent disclosure, but you need to keep your attorney involved.
2. **AHCCCS Contractor Providing Health Care:** A review committee established by an AHCCCS Program Contractor that assembles information and data could claim that the information and data is privileged if the information is obtained in order to evaluate and improve the quality of health care, to review and investigate the conduct of a licensed health care provider in order to

determine whether disciplinary action is appropriate, or is developed to encourage proper and efficient health care utilization.

3. **DES Personally Identifiable Information:** Personal, identifiable information concerning an applicant, claimant, recipient, employer or client concerning any person involved in an adult protective services action (other than a perpetrator who is the subject of an allegation) is confidential and cannot be released unless ordered by a court, or the information may be released by DES employees under limited circumstances described in A.R.S. § 41-1959 (e.g., to protect against a clear and substantial risk of imminent serious injury to a client; to foster parents). In addition, under Arizona Administrative Code R6-13-1201, information such as the names and addresses of DES clients, the amount of DES assistance, information concerning the social and economic conditions of a DES client and medical data would all be confidential.
4. **Child Protective Services:** Records and files that relate to investigations conducted by Child Protective Services are confidential and may be released only as permitted by A.R.S. § 8-807, such as providing to a governmental agency, providing pursuant to court order, providing to prosecute a violation involving child abuse, or providing to promote the safety and well-being of a child.

If you believe a record is confidential, you should clearly mark it as confidential and keep the record separate from other documents that your agency retains. If you deliver a document to the State, you should redact all information that relates to the privacy interests of your client's identity. Initially, you may construe privacy interests broadly, but if there is a public records request, you and the State agency you have delivered the record to will need to discuss what is (and what is not) a protected privacy interest. ❖

# Retail Services Present Multiple Benefits

It's no secret that the current economy in Arizona has made it more difficult for social service agencies to stay afloat. Cuts in government funding have forced staff layoffs, program downsizing, and in some unfortunate cases, agencies closing their doors permanently. In order to help fill the funding gap, some proactive SSCIP Members have found alternative ways to fund their programs and services. Retail operations, art galleries, and restaurants have proven to be rewarding endeavors, whether offering hands-on job training to consumers, funding programs to further the agencies' missions, or creating public awareness through services or donation opportunities.

The most common supplemental businesses run by SSCIP Members are used clothing, furniture, and home décor resale outlets. Across Arizona, Members run thrift stores, primarily stocked by donations from the public, to generate extra revenue. These thrift stores are often staffed by consumers who work in the shops and gain valuable employment skills and experience, increased self-esteem, and independence. SSCIP agencies that run thrift stores are as follows:

- Against Abuse, Casa Grande: Against Abuse Thrift Shop
- Association for Retarded Citizens (ARC), Safford: ARC Thrift Shop
- Coyote Task Force, Tucson: Re-Threads Thrift Store
- Gap Ministries, Tucson: Presence, Inc. Home Decor
- Holbrook First Step Workshop, Holbrook: First Step Workshop
- Hospice of the Valley, Scottsdale/Phoenix: White Dove Thrift Shoppe

- Payson Multi-Purpose, Payson: Multi-Purpose Thrift Store
- Phoenix Shanti, Phoenix: Second Chances Thrift Store
- Time Out, Payson: Time Out Thrift Shop

In addition to thrift stores, many SSCIP agencies run art galleries. These galleries showcase the talents and hard work of consumers, while creating public awareness for the agency, and generating revenue to continually fund art programs. The following SSCIP agencies run galleries and storefronts to showcase their consumers' talents:

- Alexander's Abilities, Inc., Chandler: Duncan's Gifts
- Hozhoni Foundation, Flagstaff: Hozhoni Art Gallery
- People/Service/Action (PSA), Phoenix, Tempe, Parker, Yuma, Tempe: Art Awakenings
- Womankraft, Tucson: Womankraft Art Gallery

Although many SSCIP agencies offer meals to their consumers on a daily basis, a few groups offer their services to the public, either through catering or restaurant businesses. Consumer-staffed, employees at these outlets learn food- and cash-handling skills, develop and enrich their culinary talents, and gain valuable customer service experience. Restaurant/catering businesses run by SSCIP Members:

- Catalina Community, Catalina: Catalina Community Restaurant
- Coyote Task Force, Tucson: Café 54
- Creative Labor, Tucson: Creative Café
- The Centers for Habilitation (TCH), Tempe: Blue Ribbon Bistro
- Valley Youth Org./Stepping Stones, Prescott, Prescott Valley: Step One Coffee House

see **RETAIL SERVICES** on page 7

## BACKOVER ACCIDENT

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vehicle through the use of clear, deliberate hand signals:

**Back Left** - Hold the left hand up to indicate to the driver to turn the vehicle left.

**Back Right** - Hold the right hand up to indicate to the driver to turn the vehicle right.

**Back Straight** - Hold both hands up to indicate to the driver to move the vehicle straight back.

**Stop** - Hold both arms crossed in an "X" formation in front of the spotter's face to indicate to the driver to stop the vehicle immediately.

In 2010, the Department of Transportation proposed a new safety regulation that would make rear-view cameras mandatory equipment in all new vehicles by 2014. The rule, while not explicitly requiring cameras, would mandate that all new vehicles provide the driver with a 180-degree field of view behind the vehicle while the reverse gear is engaged; therefore, the practical effect of requiring rear-view cameras as standard equipment is inferred. The proposed rule change was put forward by the NHTSA as required by Congress as part of the Cameron Gulbransen Kids' Transportation Safety Act of 2007. The legislation was named for two-year old Cameron Gulbransen, who was killed when his father accidentally backed over him in their driveway with the family car.

According to Janette Fennell, president of non-profit safety advocacy group Kids and Cars, in 2011, rear-view cameras were standard equipment on 204 vehicle models; however, most of those are high-end, or luxury, vehicles. The NHTSA reports that roughly twenty percent of all new vehicles have rear-view cameras installed.

### Choosing Your Equipment

When choosing an aftermarket reverse-gear safety system, it is important to be informed as to the different types, features, and display qualities available to consumers. Several versions were tested and reviewed by experts at *Consumer Reports*. Their findings:

- **Sensor Systems**- Many new vehicles are equipped with proximity sensors that emit a loud "beep" with increasing frequency as a vehicle reverses toward an object. Ultrasonic or microwave-based sensors are used to

detect and alert a driver to objects directly behind the vehicle. Ultrasonic systems are generally the most sensitive, but are easily affected by rain, snow, or other inclement weather. Microwave-based systems are not affected by weather, but are generally not as sensitive, and only warn the driver if the object behind the vehicle is moving. *Consumer Reports* adds that while a sensor system may be helpful when backing into a garage or parking space, it is usually not informative enough to alert a driver to smaller objects, such as a child or wheelchair.

- **Camera Systems**- A camera, generally mounted to the vehicle's bumper or bodywork, feeds a live image to a screen inside the vehicle. Display size and quality varies; most systems engage automatically when the hosting vehicle is shifted into reverse gear.

While wireless systems are available, most require complicated hard-wiring, drilling, and calibration; therefore, professional installation is recommended.

\*SSCIP would like to remind you that no aftermarket safety system is foolproof, and such devices should only be used to complement other safe driving practices. Always take the necessary precautions to avoid accidents when operating a motor vehicle.

For more information on rear-view camera legislation, products, or reviews, visit the following websites:

National Highway Traffic Safety Administration  
[www.nhtsa.gov](http://www.nhtsa.gov)

United States Department of Transportation  
[www.dot.gov](http://www.dot.gov)

*Consumer Reports*  
[www.consumerreports.org](http://www.consumerreports.org)



## RETAIL SERVICES

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While thrift stores, art galleries, and restaurants are the most popular business ventures for SSCIP agencies' funding efforts, there are a few organizations that have found opportunity offering alternative services:

- The Centers for Habilitation (TCH), Tempe: ASDD- document shredding / paper recycling facility; mobile paper shredding truck
- Desert Survivors, Tucson: Desert Survivors Plant Nursery- specializes in native Arizona plant species

- Quality Connections, Flagstaff: QC Office-office/cleaning supplies; ink and toner cartridges and refills

Through these retail services, SSCIP agencies generate much-needed revenue, aid their consumers in development and /or recovery through job skills training, and demonstrate to the public their desires to self-sustain, while in turn giving back to the community. ❖

### SSCIP Member Benefit: Personnel Assistance Lifeline (PAL)

The Personnel Assistance Lifeline (PAL) was created by SSCIP in an effort to provide its Members with reliable, accurate guidance in dealing with personnel issues that may hold the potential to develop into costly claims or litigation. Through legal counsel at the law firm of Jackson Lewis, LLC, the PAL program provides SSCIP Members with limited, free legal advice on personnel issues.

Each Member that carries D & O coverage with SSCIP may receive up to one hour, per issue, of free legal telephone advice regarding personnel issues covered by the PAL program. Covered issues include:

- Major personnel decisions, such as serious disciplinary action or termination;
- An employee's threat to make a personnel claim or file a lawsuit;

- An employee's allegation that their employment rights have been threatened or violated;
- General issues/questions to avoid personnel claims or lawsuits.

To access the PAL program, Members that carry D & O coverage with the Pool should contact SSCIP's Administrator, Southwest Risk Services, at (602) 996-8810, or toll-free at (888) 309-4339. The Administrator will listen to concerns and can sometimes assist the Member in resolving the issue without a lawyer. However, if the Administrator determines that the issue requires legal advice, the Member will be referred to the Pool's attorney, who will advise the Member of the best strategy to resolve their personnel issue while remaining in compliance with the law. ❖

## Welcome NEW MEMBERS

SSCIP would like to welcome the following new members:

- |  |                                  |                                     |
|--|----------------------------------|-------------------------------------|
| ❖ Arizona Quality Providers, LLC         | ❖ Casa D'Amore Family Care       | ❖ Literacy Connects                 |
| ❖ Bejarano Counseling Services, LLC      | ❖ Dunamis Care Center, Inc.      | ❖ New Horizon Therapeutic Care, LLC |
| ❖ Better Horizons Behavioral Health, LLC | ❖ Hope Lives / Vive la Esperanza | ❖ Valley MedTrans, Inc.             |
|  | ❖ Jean Ware, LCSW                |                                     |
|  | ❖ Kalen & Associates, LLC        |                                     |

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Administrator:

### **SOUTHWEST RISK SERVICES**

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The Social Service Contractors Indemnity Pool (SSCIP) newsletter is published quarterly by the Pool's Administrator:

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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.