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FORGING POWERFUL PARTNERSHIPS



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Risk Management and the Medical Reserve Corps

Re-framing the Liability Issue



What is Risk Management?

- Risk Management is the process of identifying and preventing or reducing the risks that face an organization.
- Some key questions to ask:
 - What could go wrong?
 - How can we prevent it?
 - How do we respond if something does go wrong?
 - How do we pay for it?
- Note that “How do we pay for it?” is the last question on that list.

Why is Risk Management Important?

- Prevention of harm to organization, volunteers, and those they serve
- Some types of loss are not covered by insurance or legislation:
 - Loss of reputation
 - Loss of funding (due to damaged reputation, failure to provide services, poor financial management, etc.)
 - Loss of partnerships
 - Loss of volunteers
- These losses can be devastating to an MRC unit
- These losses can frequently be prevented with careful risk management

What is the Risk Management Process?

- The risk management process is a series of three basic steps:
 - Evaluate Risk
 - Identify risks based on program activities
 - Evaluate potential frequency and severity
 - Prioritize risks
 - Develop and implement risk management techniques
 - Avoid, prevent, reduce, finance
 - Monitor and update the program

(based upon the NonProfit Risk Management Center's *Volunteer Risk Management Tutorial* www.nonprofitrisk.org)

Evaluating Risks

- For each activity
 - Identify broad category of risk
 - Identify resource(s) affected
 - Determine frequency and severity of loss
 - Identify potential strategies for preventing, reducing or financing loss

Volunteer Activity: Special Needs Shelter Staffing (Example)			
Risk	Resources Affected	Frequency/Severity	Strategy
Intentional harmful act by volunteer against shelter resident	<ul style="list-style-type: none"> ● Financial ● Reputation ● Human resources (volunteers) ● Partnerships 	<ul style="list-style-type: none"> ● Low frequency ● High Severity 	<ul style="list-style-type: none"> ● Reference checks ● Background checks (dependent on expense) ● Supervision of volunteers

Matrix adapted from: Risk Identification and Analysis: A Guide for Small Public Entities by Claire Lee Reiss, J.D., ARM

Integrating Risk Management into Existing Operations

- Volunteer Selection
- Preparing Volunteers for their Roles
- Appropriate Activation of Volunteers
- Protecting Safety and Well Being
 - Those you serve
 - The volunteers

Volunteer Selection - Recruiting

- Importance of recruiting within risk management:
 - Make your expectations clear to help potential volunteers self-select
 - Be clear about your unit's mission to help recruit volunteers that identify with the mission
- Important tool: Volunteer Position Descriptions

Volunteer Selection - Position Descriptions

- Each position should have a written description with as much detail as possible:
 - Purpose of the position
 - Title
 - Location (if known)
 - Key responsibilities
 - Sample tasks/activities
 - Reports to
 - Length of appointment/time commitment (if known/applicable)
 - Qualifications (including training that will be required)
 - Support provided (what can the volunteer expect from the organization)

Volunteer Selection - Applications

- Volunteer applications are not a hoop for volunteers to jump through
- Applications provide a uniform means of gathering necessary information about volunteers
- Every volunteer should fill out an application
- Keep volunteer records up to date, check for renewal dates

Volunteer Selection - Screening

- It is OK (and sometimes necessary) to turn a volunteer away
- Make your volunteer placement decisions in a consistent manner (preferably based upon a written screening policy) using some combination of the following screening methods:
 - Application review
 - Interviews (with standardized questions based upon the position description)
 - Reference checks (with standard questions)
 - Verification of licensure and credentials
 - Criminal background checks (generally for those working with high-risk populations)
- Always Be Consistent with your Screening Procedures!

Preparing Volunteers for their Roles

- Volunteers should receive an orientation to the mission and policies of the MRC Unit
- Spell out what is expected of your volunteers
- Spell out what is not allowed, even if it seems like common sense to you
- Handbooks with written policies provide a good reference for volunteers
- Volunteers should also receive training appropriate to their roles
- On-site supervision of volunteers should be determined in advance of an event

Policies for Protection - Examples of Volunteer Policies for MRC Units

- Confidentiality
- Representation of your MRC Unit or its housing agency (e.g. media interviews)
- Fundraising/handling funds
- Alcohol and Drug Use
- Safety guidelines
- Activation/deployment procedure

Policies for Protection - Termination and other things we don't like to talk about...

- Sometimes volunteers can't or won't fulfill their duties
 - Re-acquaint with the purpose and goals of their position
 - Reassign to another position
 - Refer to another program whose mission more closely matches his/her interests
- Yes, you can (and sometimes should) “fire” a volunteer
 - Be clear from the start about what actions warrant dismissal
 - Document decisions
 - Don't fail to act
 - Apply policies consistently

Protecting Safety and Well-Being – Priority #1

- Safety of volunteers, staff and those you serve
- Physical safety of any facilities you and your volunteers use
- Provisions for the emotional well-being of volunteers
- Safety issues for specific volunteer activities
 - Personal safety on-site
 - Physically demanding activities
 - Activities requiring PPE
 - Operation of motor vehicles
- Some safety and liability considerations may lead you to restrict or avoid certain activities

Transferring Financial Losses - Insurance

- Some government agencies may have access to insurance through their state, county or municipality
- Homeowners and renters' insurance policies
- Riders for malpractice insurance or a separate policy through the Medical Society
- Nonprofits – Directors & Officers' insurance
- Organizations can also purchase liability coverage, but this is generally very expensive
- Worker's Comp – some states are able to provide limited workers' compensation coverage to volunteers

For more information on the Risk Management Process:

- MRC Special Topics Document on Risk Management and Liability:
<http://www.medicalreservecorps.gov/TASeries/RiskManagement>
- NRMC Risk Management Tutorial:
http://nonprofitrisk.org/tutorials/ns_tutorial/intro/1.htm
- Public Entity Risk Institute:
<http://www.riskinstitute.org/>
- No Surprises: Harmonizing Risk and Reward in Volunteer Management – 3rd Edition

More Resources

- The Workplace Safety Toolkit:
<http://nonprofitrisk.org/ws/wsp.htm>
- State Liability Laws for Charitable Organizations and Volunteers:
<http://nonprofitrisk.org/pubs/sll.htm>
- How to Create Volunteer Position Descriptions:
<http://www.pointsoflight.org/resources/details.cfm?ID=10068>