



Autism Services Association, Inc.

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*Information, Referral, Education, Supported Employment and
Rehabilitation Services
Serving Central and Eastern Massachusetts*

RISK MANAGEMENT PLAN

Reviewed January 24, 2019

The goal of ASA's Risk Management Plan is to **“Promote Quality Services and Manage Risk Effectively”**. Autism Services Association, Inc. is to protect itself against accidental loss or losses which would significantly affect company personnel, property, its budget, or its ability to continue to fulfill its responsibilities.

It is the policy of ASA, that every employee act to reduce the risk of accidental loss or injury to the greatest extent feasible, consistent with carrying out ASA's mission of helping people with autism and other challenging developmental disabilities shape and develop their own potential to the highest possible level and participate in the goal of community membership and community employment. We understand that this goal may include risk and individual choice.

To accomplish the goal of effective management of risks, a Risk Management Controls System grid has been established to identify and analyze loss exposure and safety hazards, control mechanisms, responsibility and scheduling of reporting and monitoring the results produced or achievement of changes. The areas of exposure are tracked throughout the organization including Program, Community Employment Services, Transportation, Administrative, Financial, Community Relations, and Human Resources. The Risk Management Controls System is reviewed and updated periodically.

Risk management includes actions taken before and after a loss occurs and is directed towards reducing risks and reducing the frequency and severity of losses. When analyzing a loss exposure and its treatment, the impact on the agency is evaluated.

ASA faces a variety of risks in the course of its daily operations. Most fall into one of the following categories:

- General Liability
- Professional Liability (Including Directors and Officers coverage)
- Liability to employees
- Property Loss
- Vehicle-related Loss
- Contractual Liability
- Business Loss / Interruption
- Loss of Reputation

General Liability

General liability refers to the amount of loss payable to others outside the organization for injury or damage arising from operations. It applies to personal

injury, bodily injury and property loss or damage to a third party resulting from the negligence of the program operations or the employees. Of primary attention is the issue of transportation of program participants and the development of an ASA Fleet Safety Program to minimize loss.

Professional Liability (including Directors and Officers Coverage)

Claims are most prevalent in the areas of hiring, treatment and termination of employees and employee turnover. In terms of Directors and Officers liability, program participants and guardians rightfully expect a high level of character, professionalism and ethical conduct. Directors and Officers must exercise reasonable care and diligence in carrying out their tasks. Negligence in personnel matters, discrimination issues, and fiscal management is the most common target of Directors and Officers liability claims. Failure to comply with the Americans with Disabilities Act (ADA) opens yet another arena for possible liability exposure. Individuals served are vulnerable and there is a need to exercise training of staff in areas of reporting, interaction and professionalism.

Liability to Employees

ASA's liability to its employees includes compensation for job-related accidents or occupational illnesses. Three types of loss exposure are workers' compensation claims, employer liability claims, and non-compliance with applicable occupational safety and health regulations.

Property Loss

Physical property at risk includes real and personal property, whether owned or leased. The loss may result from fire, accident or theft. Property may be destroyed, damaged or lost. The organization may also experience an interruption in normal operations.

Vehicle Related Loss

Risks include property damage to the vehicle itself, in addition to liability claims for personal injury and property damage as a result of vehicle operation. The specific types of liability are numerous and run the gamut from minor fender benders to loss of life. As noted above, ASA has developed and implemented a Fleet Safety Manual and Program to minimize risk, reduce loss and injury, and promote safety.

Contractual Liability

When risk is contractually transferred from one party to another, loss exposures can be increased or decreased. Technology is one area that effects our marketing and transparency if the website goes down stakeholders would not be able to access information about the programs that the agency provides. Contractual liabilities can arise out of leases, rental agreements, special service agreements, joint use agreements, cooperative ventures, construction contracts, service contracts with state agencies and contractual labor.

Business Loss / Interruption

Loss or reductions of funding and major losses of facilities all create risk.

Loss of Reputation

Loss of Reputation could result from negative publicity arising from negligent or unethical behavior of staff and/or organization.

ASA uses various methods to manage risks to the agency as outlined in the Risk Management Control Systems grid.

Risk Avoidance

ASA attempts to serve the unique needs of its target population using assistive technology and safety measures to minimize risk and ensure safety while allowing program participants to be served who may have behavioral, communication and cognitive limitations.

While every attempt is made to serve high need individuals and ensure accessibility, ASA may elect to avoid undesirably high safety risks and programs, if the resources are not available to serve and meet those individual needs.

Loss Prevention and Loss Reduction

Risks inherent in the existence and operation of ASA can be reduced, resulting in a decrease in both frequency and severity of accidental losses. It is the responsibility of all personnel to conduct the business of the company in such a way as to reduce or prevent hazards to individuals and property and to evaluate the risk cost potential when developing new programs.

Risk Retention

It is general policy of ASA to retain the financial responsibility for its risks of accidental loss to the maximum extent possible without jeopardizing the financial position of the company or the continuation of essential programs.

Risk Transfer

The financial responsibility for risks may be transferred to others through contractual agreements or through the purchase of insurance. ASA will purchase insurance when required by law, bond, or contractual agreement. Commercially insuring risks does not alter the responsibility or personnel of the company for compliance with required and appropriate safety and security standards.

Goal: TO PROMOTE QUALITY SERVICES AND MANAGE RISK EFFECTIVELY.

Risk Management plan incorporates systems of checks and balances that clearly define accountability and monitor critical performance variables. Control systems are designed to minimize risks and prevent and detect illegal or unethical activity

and or fraud, waste and abuse. Access to critical information is on a need to know basis.

ASA Risk Management Controls System

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CORPORATE

Exposure	Control Mechanism	Responsibility	Schedule / Report	Review Date
Operational Budget losses	Internal: Budget review and modification of income/expense ratio External - DDS/MRC - Mass Health and other Mass Health Options contracting	- Executive Director - Business Manager - Manager	Internal -Weekly reviews -Monthly reports External -Board of Directors	Reviewed: Quarterly
Employees unprofessional conduct	Training, Performance appraisals	- Executive Director - Program Director	3-week orientation Certifications of trainings Monthly trainings	Two weeks Monthly and annually
State Funding Reductions	-Monthly provider meetings -marketing of the program	-Executive Director -Business Manager -Program Director	- Monthly - Semi/Annual Exec Outcome Report	Independent Audit Review
Loss of CARF Accreditation & other state and Federal licensing	- CARF - Internal processes	- Executive Director - Program Director	- Monthly meetings/minutes	QE September 2018 CARF 2019
Vehicle loss	- Fleet Safety Program	- Executive Director - Business Manager - Program Manager	Compliance reviewed annually by Management annual reports and approved annually by Board of Directors	Reviewed annually

Social and Media Relations

Any communication with social media and/or the media at large must be restricted and authorized by the Executive Director and/or Program Director. This includes requests for interviews, who to contact after hours, use of press releases, or a media relations philosophy.