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## RISK MANAGEMENT PLAN

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## **Introduction**

Autism Services Association, Inc. (ASA) provides a range of services to a diverse group of people. There are a variety of risks that have the potential to affect the effectiveness and efficiency of ASA's objectives, operations, and stability. As Asa's strategic objectives, environments and resources change, so will risks. This policy helps identify and respond to current risks and serves as a guide in future planning.

## **Risk Management Philosophy**

Protecting the health, safety and security of the people receiving services, the employees, and the organization, is an integral part of ASA. By minimizing potential risks and their consequences, ASA maximizes its potential for opportunity and success.

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.

## **Risk Management Goals**

The goal of ASA's Risk Management Plan is to Identify Risks, Promote Quality Services and Manage Risk Effectively. ASA 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. ASA's approach to risk management considers diverse perspectives and tries to ensure that staff understand their roles and responsibilities in protecting the mission and assets of the organization.

## **Risk Management Process**

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 Areas**

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
- Technology 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 because 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 affects 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.

### **Technical Liability**

Information security is a major concern for ASA, which is why ASA has hired Insource Inc. to ensure that all technology is performing up to expectations and that our identity is secure. Contracting with Insource Inc., allows the agency to know that safeguards are in place for all computers and all upgrades are completed appropriately. Insource assists in maintaining user access and fiscal (QuickBooks). Insource Inc. updates all virus protections and assists in recovery of data. This is another primary attention and for this reason ASA's Technology plan helps to minimize loss.

### **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.

### **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.

### **ASA Risk Management Controls System**

**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.

**CORPORATE**

<b>Exposure</b>	<b>Control Mechanism</b>	<b>Responsibility</b>	<b>Schedule / Report</b>	<b>Review Date</b>
<b>Financial</b>	Internal: Budget review & modification of income/expense ratio  Insurance premiums  External - DDS/MRC - Mass Health and other Mass Health Options contracting	Executive Director Business Manager	Internal -Weekly reviews -Monthly reports External -Board of Directors	Reviewed monthly  Board reviews Bi-monthly  Annual Fiscal Audit
<b>Operational</b>	Trainings	Business Manager Program Director Case managers Safety trainer	Code of Ethical Conduct Program Policies and Procedures Fleet Safety Safety plan Human Rights Restraint training (PABC) Emergency procedures Technology Plan Etc.	Upon hire and annual trainings
<b>Human Resource</b>	Training, Performance appraisals Fully staffed	-	3-week orientation Certifications of trainings Monthly trainings hiring	Two weeks Monthly and annually
<b>State Funding Reductions</b>	Monthly provider meetings -marketing of the program	Executive Director -Business Manager -Program Director	- Monthly - Semi/Annual Exec Outcome Report	<b>Independent Audit Review</b>
<b>Loss of CARF Accreditation &amp; Other state and Federal licensing</b>	- CARF - Internal processes	Executive Director Program Director	- Monthly meetings/minutes	<b>QE Sept. 2021 CARF 2022 Mass Health</b>
<b>Technology loss</b>	- Technology Plan	Executive Director, Insource Inc. IT Manager Business Manager	- Monthly - Semi/Annual Exec Outcome Report	Reviewed annually
<b>Vehicle loss</b>	- 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
<b>External Environments</b>	<b>COOP PLAN Risk PLAN Safety Plan DPH and CDC</b>	Executive Directors Program Director - All Staff	Compliance Reviewed annually	Weekly manager's meetings Quarterly meetings Safety PBS