

A Risk Assessment for Your Meals On Wheels Organization

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Typical Views of Risk Management

Functions:

- **Assessment** – identification, analysis, trends, etc.
- **Control** – avoidance, prevention, reduction
- **Financing** – insurance, excess, retention, transfer, etc.

Tactics:

- **Eliminate** - Taking steps to remove a hazard, engage in an alternative activity, or otherwise end a specific exposure
- **Reduce** - To lessen in extent, amount, number, degree, or price; to gain control
- **Transfer** - Shifting all or part of a risk to another party, through insurance and/or contract
- **Retain** - To take upon oneself; undertake

Thanks to Michael Gurler

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Start with a High-Level Risk Assessment



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Employment Issues

- Employee honesty/fidelity**
 - Background check
 - Criminal
 - Credit
 - Bonding/Insurance
- Employee hiring/firing**
 - Hiring and termination procedures in your Employee Handbook
 - Employment Application
 - Employment Contract
 - Insurance
- Policy violations**
 - Disciplinary procedures in your Employee Handbook
 - Insurance
- Harm to them**
 - Workers' compensation
 - Benefits

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Volunteer Management

- Illegal activity**
 - Background checks (criminal only, references)
 - Insurance
- Harm to them (auto accidents, slips/falls)**
 - Safety procedures
 - Volunteer Agreement
 - Vehicle registration/driver's license/automobile insurance/driver history
 - Insurance
 - Workers' compensation?
- Harm to others**
 - Safety procedures
 - Volunteer Agreement
 - Insurance
- Failure to follow procedures**
 - Volunteer Agreement/Job Description
 - Insurance
- Misclassification**
 - Volunteer Agreement

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Food Safety/ Foodborne Illness

- Food preparation**
 - Procedures
 - Facility Inspection
 - Contracts
 - Insurance
- Food storage/handling**
 - Procedures
 - Facility Inspection
 - Contracts
 - Insurance
- Food delivery**
 - Procedures
 - Volunteer Agreement
 - Insurance

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Transportation

Food safety/food-borne illness

- Procedures
- Volunteer Agreement
- Insurance

Automobile accidents

- Volunteer Agreement
- Vehicle registration/driver's license/automobile insurance/driver history
- Insurance
- Workers' compensation?

Food delivery

- Procedures
- Volunteer Agreement

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Facility Issues

Injuries to employees and volunteers

- Facility safety
- Waivers?
- Insurance
- Workers' compensation

Injuries to third parties

- Facility safety
- Insurance

Physical Security

- Technology
- Traffic flow
- Personnel

Special Events

- Supervision
- All of the above
- Volunteer and employee issues
- Insurance

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Board of Directors

Fiduciary Responsibility

- Oversight of financial affairs
- Oversight of operations and management
- D&O insurance
- State nonprofit liability shields

Governance

- Regular meetings
- Committees

Communication

- Regular meetings and communications
- Committee reports
- Operational and financial reports
- Incident response/communication plans

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Service Disruption

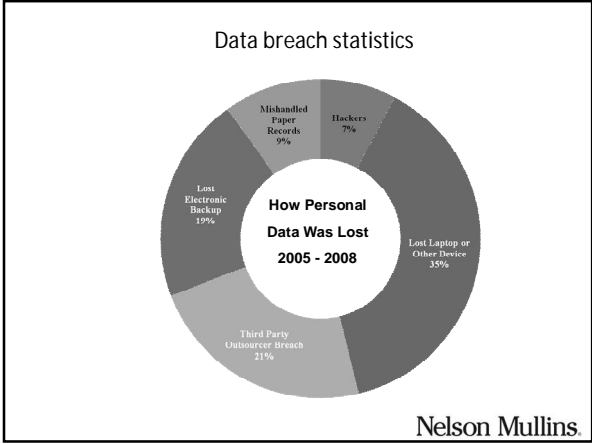
- Backup food suppliers and storage**
 - Contracts
 - Insurance
- Alternative transportation arrangements**
 - Contracts?
 - Insurance
- System disaster recovery/business continuity backup site**
 - System backup at remote location
 - Capability to use remote location as primary system site
 - Protections relating to cloud computing
- Communication protocols**
 - Staff and volunteers
 - Clients
 - Funders and donors
 - Vendors

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Confidentiality, Privacy & Information Security

- Older Americans Act, 45 CFR 1321.51**
 - No identification w/o informed consent, except for:
 - Program monitoring by state, local or federal agency
 - Court order
- HIPAA, when MOW provided by a HIPAA-covered provider or business associate**
 - Security and breach rules, for covered entities, business associates and subcontractors
 - Privacy, mostly for covered entities
- State security breach laws and information security laws**
 - Breach laws apply to combinations of elements that MOW programs may not collect (name and SSN, driver's license, financial account number...)
 - Broader information security compliance requirements bear watching.
- Contractual and other expectations of clients and volunteers**

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Records Management

Regulatory requirements

- Food service and safety records
- Licenses
- HR records
- Financial records

Contracts

- Statutes of limitations – 10 years will suffice for all states other than Kentucky and Ohio (15)

Injury records

- Tort statutes of limitations

Corporate governance documents

- Life of the organization

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