

RISK MANAGEMENT PLAN  
JEFFERSON COUNTY BOARD OF DEVELOPMENTAL DISABILITIES  
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The goal of the Jefferson County Board of DD Risk Management Plan is to “Promote Quality Services and Manage Risk Effectively”. The Board is to protect itself against accidental loss or losses which would significantly affect the Board’s clients, personnel, property, budget, or its ability to continue to fulfill its responsibilities.

It is the Board’s policy for every employee to act to reduce risk of accidental loss or injury to the greatest extent feasible, consistent with carrying out the Board’s mission, vision and values.

To accomplish the goal of effective management of risks, areas of exposure are identified and tracked through the monthly leadership team meetings and departmental meetings.

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 Board, as well as the individual department is evaluated.

The Board is exposed to many risks in the course of daily operations. Most fall into one of the following categories:

- General Liability
- Professional Liability
- Employee Liability
- Liability to Persons Served
- Property Loss
- Vehicle Related Loss
- Contractual Liability
- Loss of Reputation

The Board utilizes various methods to manage risk as outlined in the Risk Management Control System Grid. The Board’s leadership team is responsible for the review and upkeep of the system.

#### Risk Avoidance

The Board may elect to avoid undesirably high risks by refusing to undertake business ventures that are unsafe and unsuitable for employees and clients.

#### Loss Prevention and Loss Reduction

Risks inherent in the existence and operation of the Board can be reduced, resulting in a decrease in both frequency and severity of accidental losses. It is the responsibility of each employee to conduct business 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 the policy of the Board to retain the financial responsibility for its risk of accidental loss to the maximum extent possible without jeopardizing the financial positions of the Board or the continuation of essential programs.

## Risk Transfer

The financial responsibility for risks may be transferred to others through contractual agreement or through the purchase of insurance. The Board will be included in the County's insurance plan; however this does not alter the responsibility of the Board's personnel for compliance with required and appropriate safety and security standards.

### Jefferson County Board of DD 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.

## General Liability

General liability refers to the amount of loss payable to others outside the agency for injury or damage arising from operations. It applies to information technology, personal injury, bodily injury and property loss or damage to a third party resulting from the negligence of the program operations or the employees.

The Board manages general liability risk by maintaining general liability insurance through the County Commissioners and reviews the certificate of insurance yearly.

In addition, the Board has established various safety committees and 3<sup>rd</sup> party vendors to discuss safety issues and limit risk. The Safety Committees and 3<sup>rd</sup> party vendors are responsible for:

- Information technology risk assessments, evaluations and trainings  
Establishing procedures for handling suggestions and recommendations of the committee.
- Conducting regular systematic workplace inspections to discover and report unsafe conditions and practices.
- Review circumstances and causes of accidents and recommend corrective measures.
- Conduct monthly meetings to discuss accident and illness prevention methods, safety and health promotion, hazards noted on inspections, injury and illness records, and any other safety issues.
- Recommend changes to improve protective clothing, equipment, administrative controls, or engineering controls.
- Develop and revise rules, policies or procedures to comply with all current safety and health standards.
- Monitor and evaluate all safety related drills.
- Promote and champion all safety training to employees.

The safety committee’s overall goal is to make the Jefferson County Board of DD a safer work environment.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
<p>Employees, and clients with disabilities and behavior problems, out in the community</p> <ul style="list-style-type: none"> <li>• Behavior can escalate, causing harm</li> <li>• General Administrative litigation risks</li> <li>• Medical Needs</li> </ul> <p>DataLoss/spyware /HIPAA</p>	<ul style="list-style-type: none"> <li>• Close supervision of clients by the employees.</li> <li>• Departments conduct orientation training</li> <li>• Liability Insurance</li> <li>• Various staff trainings in health and safety.</li> </ul> <p>Contracts with Eagle Consulting and OMERESA</p>	<ul style="list-style-type: none"> <li>• Program Managers</li> <li>• All Staff</li> </ul> <p>IT Coordinator/ Operations Director</p>	<ul style="list-style-type: none"> <li>• Monthly staff meetings, monthly safety committee meetings and monthly leadership team meetings.</li> <li>• Annual Training</li> </ul> <p>Ongoing monitoring and trainings</p>	<ul style="list-style-type: none"> <li>• Staff meeting minutes/safety Committee minutes and leadership team minutes</li> <li>• Insurance Policy</li> <li>• Training Documentation</li> </ul> <p>Contracts and Trainings are in place.</p>

Professional Liability (Including Directors and Board Member Coverage)

Liability is most prevalent in areas of hiring, treatment and termination of employees. In terms of Directors and Board Member liability, consumers and guardians rightfully expect a high level of character, professionalism and ethical conduct. Directors and Board Members must exercise reasonable care in diligence in carrying out their tasks. Negligence in fiscal management is the most common target of Directors and Board Members liability. Failure to comply with the Americans with Disabilities Act (ADA) opens yet another arena for possible liability exposure.

The Board manages professional liability risk by maintaining professional liability insurance.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
<p>The Board has financial assets. All cash and investments are maintained by the Jefferson County Treasurer.</p> <p>Hiring, treatment and termination of employees</p>	<ul style="list-style-type: none"> <li>• Segregation of duties are maintained.</li> <li>• The Directors and Business Manager sign all requisitions.               <ul style="list-style-type: none"> <li>• The Board approves expenditures at Board meeting</li> <li>• The County Auditor signs all checks</li> </ul> </li> </ul> <p>Positions on the table of organization are approved by Board</p> <ul style="list-style-type: none"> <li>• Superintendent authorizes hiring and termination</li> <li>• HR Department ensures proper hiring and termination procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Business Manager</li> <li>• Directors</li> <li>• Account Clerk</li> <li>• Jefferson County Auditor</li> </ul> <ul style="list-style-type: none"> <li>• Board</li> <li>• Superintendent</li> <li>• HR Department</li> <li>• Employees</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing purchase orders approved daily</li> <li>• Monthly Director of Business Operations balances each month</li> <li>• All financial reports approved by Board monthly</li> <li>• Audited Annually</li> </ul> <ul style="list-style-type: none"> <li>• Each payroll period</li> <li>• Monthly Board Meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Board financial reports balanced monthly with County Auditor office.</li> </ul> <ul style="list-style-type: none"> <li>• Board meeting minutes</li> </ul>

**Liability to Employees**

The Board’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.

The Board manages employee liability risk by maintaining workers compensation insurance and safety committee meetings.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
<p>Employees who work for the Board are exposed to various occupational accidents</p> <ul style="list-style-type: none"> <li>• Employees being injured by a client</li> <li>• Straining back while lifting</li> </ul> <p>Exposure to hazardous and infectious diseases</p>	<ul style="list-style-type: none"> <li>• Reviews on injury\accident log to determine trends and methods</li> <li>• On-going employee safety training</li> </ul> <ul style="list-style-type: none"> <li>• The Board emphasizes and trains workers on universal precautions</li> </ul>	<ul style="list-style-type: none"> <li>• Superintendent</li> <li>• Program Coordinators</li> <li>• Safety Committee</li> <li>• Employees</li> </ul> <ul style="list-style-type: none"> <li>• Business Operations</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly staff meetings</li> <li>• Monthly Safety Committee Meetings</li> </ul> <ul style="list-style-type: none"> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Staff meeting minutes</li> <li>• Injury/Accident Log</li> <li>• Safety Committee minutes</li> </ul>

#### Liability to Persons Served

The Board is responsible for the mental, physical and fiscal health of its clients.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
<p>Administrative litigation on abuse and neglect. Due to the variety of cognitive and physical disabilities individuals served, staff members have encountered liability risk while performing their duties.</p>	<ul style="list-style-type: none"> <li>• All incidents are reported in accordance with ORC MUI reporting</li> <li>• Proper staff to client ratios are maintained</li> <li>• Staff receive annual MUI training.</li> </ul>	<ul style="list-style-type: none"> <li>• DODD</li> <li>• Program Managers</li> <li>• MUI coordinator</li> <li>• Direct Care Staff</li> <li>• SSA's</li> </ul>	<ul style="list-style-type: none"> <li>• Daily review of incident reports</li> <li>• Trends and Patterns reviewed monthly</li> </ul>	<ul style="list-style-type: none"> <li>• MUI tracking reports</li> </ul>

## Property Loss

Physical property at risk includes real and personal property of the Board, employees and clients. The loss may be a result of accident or theft. Property may be destroyed, damaged or lost, causing an interruption in normal operations. The Board manages property loss by maintaining property insurance with the Jefferson County Commissioners and safety committee meetings.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
The Board has smoke and carbon monoxide detectors and sprinkler systems in various buildings	<ul style="list-style-type: none"> <li>• The Board conducts fire safety inspections.</li> <li>• The Board conducts fire safety drills</li> </ul>	<ul style="list-style-type: none"> <li>• Program Managers</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly Safety Committee meetings.</li> <li>• Ongoing as needed</li> </ul>	<ul style="list-style-type: none"> <li>• Fire Drills</li> <li>• Safety Committee minutes</li> </ul>

## 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 accidents. The Board transports clients to day programs, school and community outings. Vehicle insurance is held on vehicles and driver training is required for all drivers as well as background checks.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
Vehicles are maintained on a schedule	<ul style="list-style-type: none"> <li>• All vehicles are equipped with a fire extinguisher, first aid kit, flashlight and seat belt cutter.</li> <li>• Implement vehicle maintenance system with scheduled maintenance and pre and post trip vehicle inspection checklist.</li> </ul>	<ul style="list-style-type: none"> <li>• Safety Committee</li> <li>• Program Managers</li> <li>• Drivers</li> <li>• Business Operations</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly by Safety Committee</li> <li>• On going</li> </ul>	<ul style="list-style-type: none"> <li>• Vehicle checklists</li> <li>• Safety Committee Minutes</li> </ul>

### Contractual Liability

When risk is contractually transferred from one party to another, loss exposures can be increased or decreased. Contractual liabilities can arise out of leases, rental agreements, special service agreements, joint use agreements, cooperative adventures, and contractual labor. Contractually liability is managed through indemnification clause within contracts.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
Risk transfer through contractual relationships	<ul style="list-style-type: none"> <li>• Indemnification clauses</li> </ul>	<ul style="list-style-type: none"> <li>• Business Operations</li> </ul>	<ul style="list-style-type: none"> <li>• On going</li> </ul>	

### Business Loss / Interruption

Loss or reductions of funding and major losses of facilities all create risk. Risk is managed through the leadership team and program managers.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
Changes in funding would impact the Board services long-term and business stability.	<ul style="list-style-type: none"> <li>• Leadership Team</li> <li>• Program Managers</li> <li>• Long-term financial projections.</li> </ul>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Superintendent</li> <li>• Business Manager</li> </ul>	<ul style="list-style-type: none"> <li>• On going</li> </ul>	<ul style="list-style-type: none"> <li>• Board meeting finance reports and long-term financial projections.</li> </ul>

### Loss of Reputation

Loss of reputation could result from negative publicity arising from negligent or unethical behavior of staff and/or organization. Loss of reputation is managed through the long-range planning committee, the Public Relations Department and Directors.

<u>Exposure</u>	<u>Control Mechanism</u>	<u>Responsibility</u>	<u>Review Date</u>	<u>Status Report</u>
Loss of CARF accreditation, State accreditation, Abuse or neglect by staff, Negative press.	<ul style="list-style-type: none"> <li>• CARF Accreditation</li> <li>• State Accreditation</li> <li>• Staff training</li> <li>• PR relations with media</li> </ul>	<ul style="list-style-type: none"> <li>• Superintendent</li> <li>• All staff</li> <li>• Program Coordinators</li> <li>• Public Relations contractor through the Jefferson County ESC.</li> </ul>	<ul style="list-style-type: none"> <li>• Annually</li> <li>• On going</li> </ul>	<ul style="list-style-type: none"> <li>• CARF Certification</li> <li>• State Accreditation</li> <li>• Surveys</li> </ul>