

Multifamily Seniors Housing Program Seniors Housing Liability Assessment

The risk assessment submitted with the full underwriting package should address the following elements

A. Employee Practices

1. Compliance with OSHA regulations
2. Appropriate credentials and certifications
3. Comprehensive in-service training for direct care staff
4. Written complaint process
5. Background checks, reference checks and exit interviews
6. Temporary staff and shift change procedure
7. Staff to resident ratios per shift
8. Peer reviews

B. Management Practices

1. Objective periodic assessment of current risk management practices in the organization
2. Ensure written policies and procedures conform to actual practices
3. Staff orientation, screening and discipline regarding resident care issues

C. Resident Practices

1. Compliance with state and federal regulations
2. Copy of written admission agreement and documentation of fees that identifies the scope of services to be provided
3. Copy of resident assessment and qualifications of staff responsible for assessing residents prior to admission, as well as how often residents are assessed going forward
4. Specific policies and procedures to address the following conditions
 1. Resident service plan established and updated with changes in condition
 2. Resident evacuation in case of emergency
 3. Fall management
 4. Elopement/Wandering
 5. Skin Care
 6. Elder Abuse
 7. Dehydration/Malnutrition
 8. Neglect
 9. Mental health behavior plan
 10. Physician notification for change in resident condition
 11. Medication error
 12. Smoking
 13. Transfer/Discharge

D. Reporting Requirements

1. Claims management that meets all requirements set forth by insurance company
2. Incident investigation procedures
3. Name of insurance carrier or Third Party Administrator (TPA) handling claims management