

Shepherding Seniors with Grace – Steps for Starting a Safe Elder Care Ministry

Ministering to the elderly within your congregation is a God-honoring way to care for them as they age. Whether you serve adults through hospital visitation, visiting shut-ins, or creating a space within your ministry's building, careful planning and forethought can help reduce liability and promote a safe and successful elder care ministry.

When starting out, a ministry may have questions about safety and liability. Asking your insurance agent or insurance company is a good way to get the risk management guidance you need. Through our work with the Brotherhood Mutual team, we have seen firsthand how churches benefit from thoughtful preparation and guidance to make elder care safer and more sustainable.

Selecting the Right Volunteers

Before starting an elder care ministry, think about the staff and volunteers who will help bring the ministry to fruition. Look for people who have a heart to serve the elderly and who are willing to serve consistently.

Screening your employees and volunteers should be a priority. Not only should you perform a background screening for a criminal past, but you should make sure workers have the disposition to safely work with those who may need more care or who may have mental health challenges.

After selecting your ministry staff and volunteers, make sure they have the necessary training to safely carry out their duties. Training may involve the operation of a handicapped

accessible van, use of wheelchair restraints, learning CPR and more.

Finding Drivers You Can Count On

The risk control team at Brotherhood Mutual emphasizes the importance of careful driver screening and vehicle training, especially when transporting seniors or adults with mobility challenges. They offer a driver screening checklist in their online safety library.

Additionally, to help ministries find safe, qualified drivers to transport people, they recommend asking these four important questions as part of the screening process:

1. What is the candidate's driving record?

A candidate's driving record will expose any suspensions, citations or other violations.

2. Does the candidate have the proper license?

This is especially important if your ministry worker will potentially be driving any buses or large vans. Most states require the driver to have a commercial drivers' license (CDL) when driving such vehicles if they hold more than 14 passengers.

3. Should you consider the candidate's age?

According to the National Safety Council, drivers under the age of 21 or over 65 are the two groups with the highest crash rates. Before implementing age restrictions, check with a local attorney to ensure that such restrictions won't create age discrimination issues with respect to older drivers.

4. Can the candidate safely operate the type of vehicle required for your ministry?

Some adult care ministries require drivers to operate handicap or wheelchair accessible vans. Make sure that your driving candidate has the proper training and experience to operate the appropriate vehicles for your ministry.



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Address Safety and Security Liability Risks

If your adult care ministry involves the transportation of individuals or if you plan to operate the ministry out of your church or other parts of the property you own or maintain, you'll need to address several liability exposures.

If you're picking up people in wheelchairs or walkers, falls are a major risk. When they arrive at your church, it may be safer to have them stay in the wheelchair until they are back home.

If your building has known safety issues that remain unfixed, you could be held liable if someone falls or injures themselves. Make sure you address trip hazards, install handrails and provide adequate lighting. The same can be true if a staff member or volunteer worker operates a vehicle that's deemed unsafe.

If you live in an area that gets snow and ice, it's especially important to make sure your parking lots and entrances are clear.

Additionally, buildings that you make available for these ministries should be equipped with wheelchair ramps,

accessible restrooms and other related safety features.

It's also important to make sure your ministry has the appropriate liability insurance coverage when adding this type of ministry.

Carefully Consider Supervision Exposures to Protect Participants and Workers

If your ministry provides care or supervision of someone with Alzheimer's or dementia, or other physically healthy but mentally compromised individuals, give special consideration to the following safeguards:

- **Assign Multiple Workers** – Assign at least two workers per room or area when supervising others. This practice provides backup assistance whenever an unexpected situation arises and one of the workers steps in to help. It also provides a witness in the event of an injury or accident.
- **Educate and Support Your Staff and Volunteers** – Be sure to not only provide education and support for your ministry's clients, but also for your workers and volunteers. Studies show that those who provide care to mentally disabled individuals often experience increased stress, anxiety, depression and other forms of mental health issues themselves.
- **Dealing with Anger or Aggression** – Adults living with age-related medical or mental conditions can sometimes become angry. Anger can come on suddenly and may or may not have an external trigger. Whenever safety becomes a concern, it's best to call 911 for assistance. Some things that can help restore calm include playing relaxing music, distracting the individual by playing a game or shifting to a different activity, or simply

taking a break.

Find even more ministry-related risk management guidance, in the online Safety Library at Ministries have free access to articles, checklists, sample policies, and more.

Brian Lindquist is a senior risk management writer at Brotherhood Mutual Insurance Company, working closely with risk control, underwriting, claims and legal staff, and with outside experts to research ways ministries can take action to reduce loss or to avoid a claim altogether.