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## Preventing and Protecting Your Adult Residential Care Home from Abuse Claims

When residents enter your care, their family and loved ones are relying on you to provide a safe environment for the residents to live and reside. That is the goal of the majority of adult residential care homes and facilities across the United States and they are capable of providing the exceptional care expected of them. Unfortunately mistakes and mishaps do happen and claims arise including lawsuits regarding medication administration, slips and falls, and neglect. One the worst types of claims include allegations of sexual or physical abuse and molestation to residents which can be in the form of resident to resident, staff to resident, or another third party to resident.

We are seeing an increase in the number of abuse claims reported because elderly residents that suffer from dementia or Alzheimer's are at a greater risk of sexual abuse and molestation due to their declining cognitive state. These types of residents are often the target of predators because they are not able to communicate as freely as other residents. As a quality and reputable adult residential care home provider, you can implement procedures, policies and steps to promote a safe living environment, prevent instances of abuse and protect your home in the event an abuse claim does arise.

An abuse prevention policy and procedure is essential for all adult residential care homes and facilities to implement and should address the following items:

1. Prevention Statement that specifically defines abuse types as well as prohibits them from being accepted as proper behavior. A sample statement would read: "It is the policy of our home to not allow or condone physical, sexual, mental, or emotional abuse to our residents. We have implemented policies and procedures outlined within to prevent these instances from occurring."
2. Policy addressing the outcome if a staff member is accused or found guilty of this type of behavior. A sample policy would be: "This type of behavior will not be accepted and those accused of such behavior will be investigated following the outlined investigation procedures while on a temporary suspension and those found to be guilty of such behavior will be subject to immediate termination."
3. Prevention techniques the set rules in place to avoid situations where abuse or molestation may occur. Sample rules could include staff never being alone with residents, residents never being alone with other residents, all guests must sign in and sign out with the time of arrival and departure, visits should occur in public rooms and any suspected incidents must be reported to management.
4. Proper hiring procedures should include background and reference checks of all potential employees even those not expected to directly work with the residents.
5. Proper volunteer screening should require volunteers to show proof of clearances.
6. Training and education path and plans should be established that include initial training and yearly trainings for all staff.
7. Investigation procedures should be defined as to when they will occur as well as what steps will be taken and who will conduct it. Items to address in this section include: completing an incident report, interviewing those accused, interviewing those who reported the incident, notifying the family, notifying proper authorities, and maintaining relationships with the family through the process.
8. The provider or owners response to the situation should address who will be notified of the situation including family and mandated reporting organizations, lawyers, and the insurance company. The section should also address how the provider will take steps to immediately make the environment safe for the victim.

There are times when the owners and providers of adult residential care homes can have the above items in place and allegations still arise of sexual or physical abuse and misconduct. The best way to make sure you are properly prepared in this type of event is to have insurance in place that includes abuse and molestation liability coverage. This is typically found on a professional liability or general and professional liability policy and protects the adult residential care home by paying for defense of the claim and settlement arising from the claim. The policy will not protect or defend the accused as sexual abuse and molestation are illegal acts and insurance policies are not intended to protect those who commit crimes.

# The Importance of Family Visits

Families across the United States trust adult residential care homes and facilities to care for their loved ones and these residents rely on you to provide care and assist them with their daily needs. Even with your care and love, residents still need to have a connection with the community as well as their family and friends. How often do you see residents start to feel lonely or depressed because they do not receive visits or have the opportunity to interact with others outside of the adult residential care home or facility? It is sad to see residents longing for more company and visits are essential to their overall happiness and quality of life.

## What Can You Do as A Provider?

Adult residential care home owners and providers have the opportunity to help promote visits, interaction and involvement with family members and the residents. If your residents are not receiving visitors on a consistent basis, here are a few things you can do encourage visits:

1. **Host Family Days.** Set a monthly date that invites resident families into your adult residential care home or facility to visit with the residents. Often times, family members get carried away with their own schedules that they overlook visits or forget to schedule them on their calendar. This helps to remind them and gives them a way of scheduling monthly visits.
2. **Throw Birthday Parties.** Send an invitation to the family and celebrate the resident's birthday. This is a great way to gently remind families of the important date as well as make the resident feel remembered and special.
3. **Invite Local Youth Groups/Volunteer Groups.** There are cases where residents do not have any family near or have no remaining family that can come to visit. By partnering with local youth or volunteers groups, you can help the residents build friendships and relationships with those outside of the home.
4. **Set up a Pen Pal Program.** Invite local youth groups or class rooms to write to your residents. Pen Pal programs give your residents something special to look forward to. Receiving mail in an increasing digital age is a rare treat. Along with this program, you can invite your pen pals to come and visit for a special picnic in the summer or a Christmas party in December.

## Why Are Visits Important?

According to The National Center for Biotechnology Information, quality of life increases with greater involvement from family and friends and leads to fewer health issues, fewer conflict issues, and an increase in participation in their surrounding environments. Visits can impact the residents in the following ways:

1. **Improve overall happiness.** The study shows that residents who receive regular visits tend to be happier and lead happier lives. Overall happiness is also linked to increased health benefits like fewer chances of health problems and a decreased chance of depression.
2. **Provides Emotional Support.** Sometimes residents need an outside person to talk to about any frustrations they may be feeling in regards to the adult residential care home or other residents. Visitors give the resident the opportunity to share and talk through their frustrations and can lead to them feeling more comfortable discussing their concerns with the providers.
3. **Makes Them Feel Wanted.** Many residents, especially those that are parents, have a desire to feel needed or wanted by their loved ones. Visits from family members helps to reassure residents that they are still wanted and just as important as prior to entering the adult residential care home or facility.

Residents that enter adult residential care facilities or homes are often scared they will be placed and forgotten about. Frequent visits from family members and friends are a great way to remind them they have not been forgotten and also help to increase their quality of life. As a provider, you have numerous opportunities to help promote visits from family and friends or help create relationships with others in the community. Emotional health is an important an aspect in assisting residents with their daily living needs.

## Meet our Team!



**Michelle Bethas**  
**Underwriter**

Michelle has over 30 years experience in the insurance industry as a licensed agent/broker. She holds an Associate in Underwriting and an Associate in Insurance Services. She is committed to providing exceptional service to our brokers and clients. Giving back to the community is important to Michelle. She assists with the Biathlon Built For 2 charity event, United Way Day of Caring, her church bazaar and delivers library books to shut ins.

## Fun Facts About June!

**Fact 1 - The birthstone for June is Pearl.**



**Fact 2 - The birth flower for June is the Rose.**

**Fact 3 - Flag Day, Father's Day, National Rose Month, National Dairy Month, National Ice Tea Month, and National Candy Month**

## 5 Steps to Protecting Your Residents in a Disaster

Depending on what part of the country you reside in, your risk for natural disasters occurring varies. Wildfires, earthquakes, blizzards, tornadoes and hurricanes are all types of natural disasters that we have seen stories about on the evening news. It is important for adult residential care homes to take steps today to help keep residents safe in the event you are subjected to one. Important steps to take, include:

1. **Create An Emergency Disaster Preparedness Kit.** Emergency kits are great to have on hand in the event of an unpredictable event. These kits should include items that will help you and your residents through rough times during and immediately following an event. Sample items include, bottled water, emergency family member contact list, hand warmers, Mylar blankets, first aid items, flashlights, granola bars, insulin monitor and supplies, and batteries.
2. **Create an Evacuation Plan.** An emergency evacuation plan can be similar or the same as your current fire drill and evacuation plan. The plan should include a method of exit from the home for each resident and staff member as well as a common meeting place. Evacuation plans should be practiced on a consistent basis so your staff and residents know what to expect in the event of an emergency.
3. **Create a Medication Emergency Backup Plan.** If there is a disaster or significant storm, you will not be the only business impacted. Your local pharmacy may be impacted as well. One important item to plan for is what to do if your pharmacy does not have access to the medication your residents need. Having a backup supply on hand is an important part of the planning process. Be sure to contact your resident doctors, local pharmacist and licensing authority for storage requirements for medications.
4. **Create an Emergency Shelter Plan.** In the event you do have an emergency evacuation and your home becomes inhabitable for a period of time, it is important to have a planned place of emergency shelter. That could be another adult residential care home or a hotel that have not been impacted.
5. **Set a Communication Plan.** How will you notify residents' family of the situation? Creating a communication plan now and providing it to all current and new resident families ahead of time will decrease the panic that arises during the situation. The plan should include who will contact the family, where the family can call for updates and where the family can find their loved one if they are moved from the adult residential care home.

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## 4 Ways to Promote Your Adult Residential Care Home

When you decided to open your adult residential care home, you probably had one main goal in mind: To help and assist adults with their daily living needs. After all that is what you offer your local community and the residents you serve. Now that you have opened your doors to caring for these residents, how do you keep your resident census up on a consistent basis? The answer falls with marketing and promoting your adult residential care home and the services and benefits you provide to families. Here are 4 techniques that you can easily add to your marketing plan:

1. **Network with Care Providers.** Take the time to network and meet with other local care providers including doctors, nurses, rehabilitation center personnel and administrators in the area. By getting to know others in similar professions and giving them the opportunity to know you, you will increase the opportunity for referrals when they find a patient that no longer needs extensive care or one that is in need of assistance with their daily living. In order to do that, they need to see you and learn to trust you and your services.
2. **Social Media.** We are becoming a technology and web –based society and it is time to stop fighting that and instead embrace it. The internet and social media are powerful tools that you can use to your benefit. Start by creating a business page for your adult residential care home on the platform you are most comfortable with (Facebook, LinkedIn) and post valuable content. Content can include snapshots of what activities the residents are enjoying or the importance of the adult residential care model. Let your community see who you are and they will learn to trust you and think of you when a loved one needs assisted living care.
3. **Have a Website.** Since our society and local communities do rely heavily on the internet as their main source of information, you need to be present! Websites give potential families and residents the opportunity to learn more about you, view testimonials from other happy families, and contact you with questions about the care you provide to your residents.
4. **Smart Advertising.** Advertising can be quite costly but many local communities have senior resource guides that are distributed to potential residents in your area. Magazines and guides like these are better opportunities for advertising since their target market matches who you are looking for as potential residents.