



AmTrust North America
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Safety Zone

America's Opioid Epidemic is Stretching Nonprofits to their Limits

Nonprofits make a difference in our communities every day. These organizations help others in a myriad of ways, but the opioid crisis is stretching many to capacity – or beyond - as unprecedented numbers of individuals and families reach out for the resources and expertise they provide. As budgets and staff ratios are impacted, the implementation of a business continuity plan can bring some risk management cover to these operations, their safety programs, and their insurance policies.

Addiction to opioids has been on the rise since the late 1990's. According to the [Centers for Disease Control and Prevention](#), "from 1999 to 2016, more than 200,000 people died in the U.S from overdoses related to prescription opioids. Overdose deaths involving prescription opioids were five times higher in 2016 than 1999". A confluence of social, cultural and economic factors has driven this surge. Amazingly, it was once believed that patients could not become addicted to opioids; a mistaken belief that led to more frequent and higher dosing. This, combined with the development of extraordinarily potent narcotic medications, has resulted in a risk for misuse and addiction never before seen.

While employers across the U.S. grapple with drug use and addiction within their own populations, nonprofit organizations must also manage the additional challenge of increased intake volumes flowing from the epidemic - often without corresponding increases in budgets or staffing. Organizations whose resources are strained simply can't perform as well as they would otherwise. This, in turn, increases other risk factors in their clients served, the staff members delivering those services and, potentially, to the health of the organization itself.

Two sectors that have been impacted significantly due to rise in admissions are the foster care system and drug treatment facilities. The [National Council for Adoption](#) reported that in 2016 over 90,000 children were removed from their homes due to parental drug abuse. This is a 7% increase over 2015. The National Admissions to Substance Abuse Treatment Services reports through the [Treatment Episode Data Set \(TEDS\)](#) that the data analyzed from [2000-2010](#) versus data analyzed from [2005-2015](#) showed approximately an 11% increase for overall admissions intake that was related to opiates.

As society weathers the opioid epidemic, nonprofit agencies will continue to see greater exposures to risk. Without adequate staffing, facilities and systems can fall behind in their ability to provide for each client, opening the possibility for delayed recovery, relapse, under-supervised patients or children, and overworked staff. Nonprofits that exceed staffing ratios take on more risk in less obvious ways, too; from more encounters with potentially violent consumers, to the absence of key personnel or disruptions in supplies of materials. When needs outpace resources, each new admission builds pressure on staff, its safety programs, and its workers' compensation and liability policies.

Organizations can benefit by taking a proactive approach to these challenges. Creating a business continuity plan in the event of overcrowding without adequate space or staffing can be the first step in maintaining safe daily operations. Staff that is prepared for interruption will also be able to react confidently in a crisis and continue to succeed by living out their organization's mission and core values. While business continuity programs are often thought of within the context of natural disaster planning, we strongly encourage nonprofits to plan for any type of business interruption. All threats should be accounted for, whether risks are weather-related, a flu pandemic or substance abuse wave. AmTrust partners with the Institute for Home and Business Safety (IBHS) who offers an 8-step guide for business owners to create their own streamlined business continuity plan to help recover from business interruptions of all types. You may download this free guide here: http://disastersafety.org/wp-content/uploads/OFB-EZ_Toolkit_IBHS.pdf

It is encouraging to see the strong focus on opioid addiction across the United States. More communities and organizations are working together to combat the epidemic. Multiple resources such as overdose reversing medications, the Medication-Assisted Treatment (MAT) program, and new guidelines in the medical community for prescribing opioids in a manner that decreases the chances for individuals to become addicted, are bringing critical relief. A step that nonprofits can take today is

to identify and minimize threats within their own organization. Giving serious consideration to business interruption planning is a key strategy for nonprofits impacted by the opioid crisis.

Additional Information on the Opioid Epidemic and Business Continuity Planning can be found here:

- CDC Guideline for Prescribing Opioids for Prescribing Opioids for Chronic Pain- https://www.cdc.gov/drugoverdose/pdf/Guidelines_At-A-Glance-a.pdf
- CDC: Treatment and Recovery Resources: <https://www.cdc.gov/rxawareness/treatment/index.html>
- CDC: Understanding the Opioid Epidemic Resources- <https://www.cdc.gov/drugoverdose/epidemic/index.html>
- SAMSHA: Decisions in Recovery: Treatment for Opioid Use Disorder- <https://store.samhsa.gov/shin/content/SMA16-4993/SMA16-4993.pdf>

For additional information and resources on this topic and other safety and risk management subjects, visit the AmTrust Loss Control website: <https://www.amtrustgroup.com/small-business-insurance/claims/prevention>

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