

# Safety Zone: America's Opioid Epidemic is Stretching Nonprofits to their Limits

Each day, nonprofits make a difference in our communities. These organizations help others in many 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, implementing a business continuity plan can bring some risk management cover to these operations, their safety programs, and their insurance policies.

Opioids are a class of drugs that include the illegal drug heroin and prescription pain relievers such as oxycodone, hydrocodone, codeine, morphine, fentanyl and others. Addiction to opioids has been on the rise since the late 1990s. According to the Centers for Disease Control and Prevention, “from 1999 to 2019, nearly 247,000 people died in the United States from overdoses involving prescription opioids. Overdose deaths involving prescription opioids more than quadrupled from 1999 to 2019.” The National Institute on Drug Abuse reports that in 2019, almost 50,000 people in the U.S. died from opioid-related overdoses.

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 impacted significantly due to the rise in admissions are the foster care system and drug treatment facilities. In the four years from 2015 to 2018, parental drug abuse associated with a child's removal from their home grew 10% from 86,000 in 2015 to over 94,000 in 2018. The National Admissions to Substance Abuse Treatment Services reports through the Treatment Episode Data Set (TEDS) that admissions for heroin use increased 10% from 2009-2019, and admissions for opiates other than heroin remained stable at 7% through the same time period.

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 materials supplies. When needs outpace resources, each new admission builds pressure on staff, safety programs, and 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 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. Whether risks are weather-related, the coronavirus or other pandemic, or substance abuse wave, all threats should be accounted for. 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](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](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: Treatment Episode Data Set (TEDS) 2019 [https://www.samhsa.gov/data/sites/default/files/reports/rpt35314/2019\\_TEDS\\_Proof.pdf](https://www.samhsa.gov/data/sites/default/files/reports/rpt35314/2019_TEDS_Proof.pdf)

For additional information and resources on this topic and other safety and risk management subjects, visit the AmTrust Loss Control website: <https://amtrustfinancial.com/loss-control>

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