Protecting and supporting your community

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2017 Education Forum
Sydney

August 2017

Today's Agenda

Welcome   John Leavey, National Manager-Strategic Relationships

Introduction   Warren Hutcheon, CEO

Understanding the NDIS   Karen Stace
- Implications for service providers and those who   National Disability Services
  provide services to the disability sector   Manager Sector Operations NSW

Ansvar Risk Solutions
- Risk Management Toolkit Overview   Diana Borgmeyer
- Online tools – Ansvar/Rapid Global product suite   Neil Ditton
- Strategic Partnerships – Employsure EPL Solution   Julie Glynn

Ansvar Product Refresh   John Leavey

Lunch

Protecting and supporting your community

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Who We Are
Warren Hutcheon, CEO

Who we are

ALLCHURCHES TRUST LIMITED
OWNERS OF ECCLESIASTICAL INSURANCE GROUP

ECCLESIASTICAL INSURANCE GROUP
Ecclesiastical
Always on your side

ANSVAR AUSTRALIA
ansvar insurance

Ansvar is a leading specialist risk and insurance provider to the Care, Community, Education, Faith and Property Owners sectors.

Ansvar is a wholly-owned subsidiary of UK based Ecclesiastical Insurance Group (EIG).

The principal shareholder of EIG is AllChurches Trust - one of the UK's largest charities.

Who we are

Our Vision

To be the most trusted and ethical risk and insurance provider within our core sectors

Who we are

LEADING SPECIALIST PROVIDER TO FIVE CORE SECTORS

Community

Care

Faith

Property Owners

Education

Who we are

COMMUNITY GIVING

Ansvar has a long history of involvement in the Australian community and philanthropic giving. We believe supporting the community is what sets us apart from other insurers.

Ansvar provides support to community groups and organisations through:

- Strategic Partnerships
- Sponsorships
- Donations
- Staff Volunteer Days
- Community Education Program Grants

Who we are

ANSVAR COMMUNITY EDUCATION PROGRAM

- Established 1994
- Focus on Australian Youth development
- Grants up to $50,000
- Targets education and life skills programs
- Supporting those who support others
- Contributed over $10 million in 20 years

In 2017 Ansvar donated $250,000 to nine recipients

Understanding the NDIS

Disability Care Sector

ONE IN FIVE AUSTRALIANS HAS A DISABILITY

In 2009

- 4 million Australians, or 20%, reported as having a disability resulting from a health condition

- Approximately 1.3 million Australians had a severe/profound core activity limitation

- These 1.3 million people (and other people with a disability) were supported by approximately 772,000 informal carers

Every week, five more Australians sustain a spinal cord injury and 10 to 15 sustain a severe traumatic brain injury.

Every two hours, an Australian child will be diagnosed with an intellectual disability.

National Disability Insurance Scheme

The National Disability Insurance Scheme **(NDIS)** is a new way of providing support for Australians with disability, their families and carers.

As an insurance scheme, the **NDIS** takes a lifetime approach, investing in people with disability early to improve their outcomes later in life.

The National Disability Insurance Agency **(NDIA)** is the independent Commonwealth government agency responsible for implementing the **NDIS**
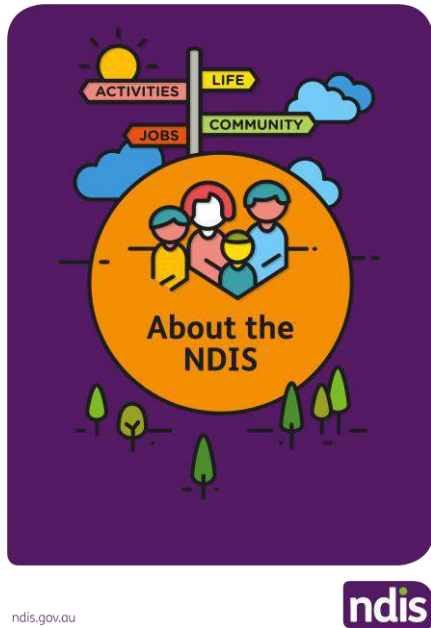
Social Insurance Scheme not a Welfare System

The NDIS is based on four insurance principles:
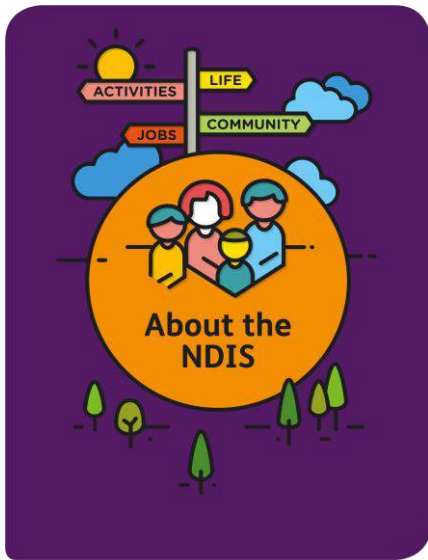
- The total annual funding base required by the NDIS is determined by an actuarial estimate of the reasonable and necessary support needs of the target population.

- The NDIS takes a lifetime approach (i.e. seeks to minimise support costs over a participant's lifetime) by investing in people early to build their capacity

- The NDIS will invest in research and encourage innovation

- the NDIS has the ability to act at the systemic level, as well as fund individual support needs

ndis.gov.au

Today

- The NDIS in NSW and what does it change for providers?

- How does this impact on their risks now and at full scheme?

- The National Quality and Safeguarding Framework – the story so far.

- Some final considerations.

The Act

- A rights-based approach
- Criteria:
  - Age requirement
  - Residence requirement
  - Disability requirement or Early intervention requirement
- 'Reasonable and necessary supports'

Reasonable and Necessary

- The support will assist the participant to **pursue their goals objectives and aspirations.**

- The support will assist the participant's **social and economic participation.**

- The support represents **value for money.**

- The support will be, or is likely to be, **effective and beneficial**.

- The funding or provision of the support takes account of what it is **reasonable to expect families, carers, informal networks** and the community to provide.

- The support is most **appropriately funded** or provided through the NDIS.

Key reforms

- National consistent taxpayer funded scheme.

- Insurance model.

- Increased emphasis on choice and control.

- Most funding will be attached to individuals.

- The relationship between providers, clients and government is changing.

- A new and more competitive market is emerging.

What is different?

For participants	For providers/workers
Participants decide what supports they need, how to use their funding and who will provide their supports	Providers are engaged by participants to deliver supports in accordance with their plan
Funding is allocated to participants not a provider	Providers enter into a service agreement with participants setting out the individualised supports they will deliver
Funding goes with the participant wherever they live	Providers are paid after the support is delivered

NSW NDIS Roll Out

From 1st July 2016

Central Coast

Hunter New England

Nepean Blue Mountains

Northern Sydney

South Western Sydney

Southern NSW

Western Sydney

From 1st July 2017

Illawarra Shoalhaven

Mid North Coast

Murrumbidgee

Northern NSW

South Eastern Sydney

Sydney

Western NSW

Far West NSW

NDS
National Disability Services

■ From 1 July 2016
■ From 1 July 2017
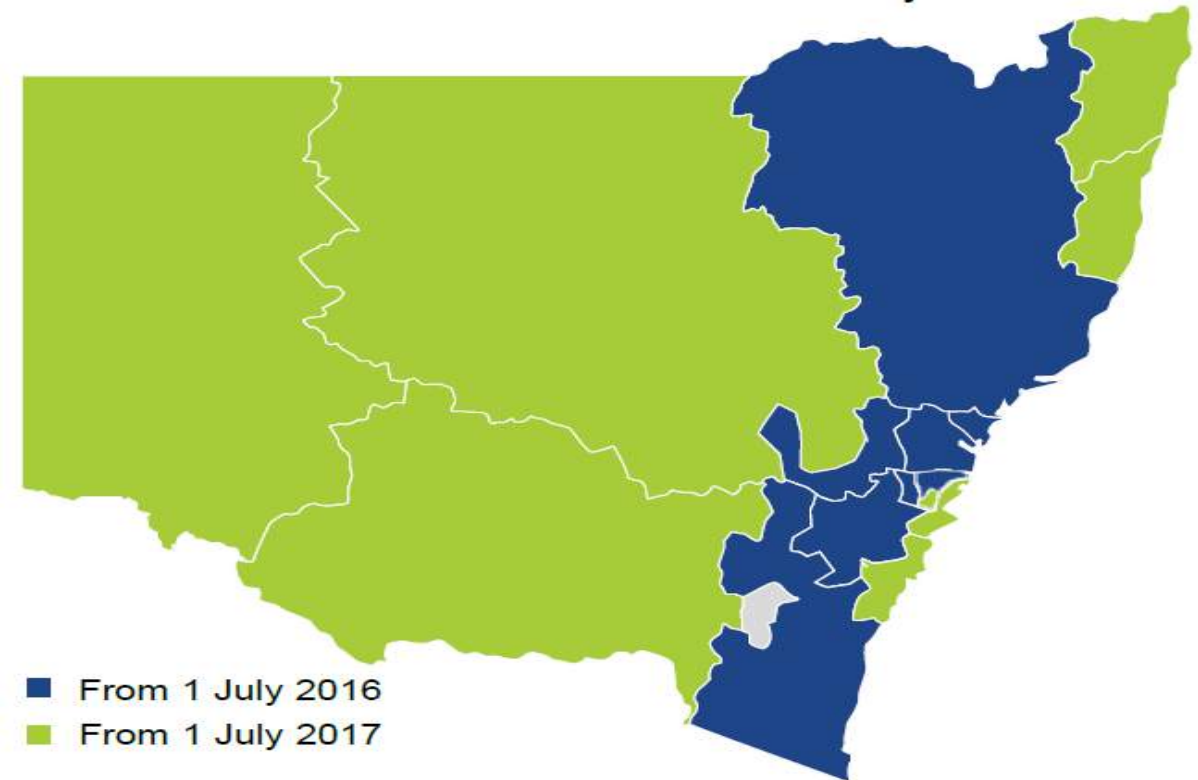
From 1 July 2018
The NDIS is operating state-wide.

Roll out priorities 2016-2018

Priority is access for existing NSW government funded clients:

- People living in large residential centre, group homes or receiving support defined as Community High in first quarter.

- 75% people receiving Community Access and Community Support will transition during July-Dec with remainder to transition by June.

- 25% receiving Respite or Community Care will transition during July-Dec, with remainder to transition by June.

The Future - NSW

- The NSW market for disability supports is estimated to grow from **78,000 people in 2016 to 142,000 people in 2019.**

- The level of annual expenditure in NSW is estimated to grow from **$3.4 billion in 2016 to $6.8 billion in 2019.**

- NDIS systems will change and evolve **'trial is not transition is not full scheme.'**

Key pressure points

- Speed
- Funding
- Systems
- Supply

General risks for providers

- Moving from welfare/community organisation to sustainable community business.

- Significant changes to contractual arrangements with government.

- Contract is now with individual customer/consumer. Service agreement with customer drives service delivery and becomes key risk management document.

- Cessation of block funding to individual payment in arrears.

- Viability and sustainability issues related to pricing for some supports.

- General uncertainty and adequacy of the operating model – what is O.K today is not tomorrow.

- Operating with limited market information to guide future decisions.

Some identified risks

- **Growth (NDS Business Confidence Survey)**
  - 71% of respondents reported increased demand.
  - 38% were unable to respond to this demand.
- **Customer demands and preferences**
  - Increased request for 1:1, community based, in home supports by their choice of worker.
  - Offering supports outside of capability or without proper risk assessment.
- **Workforce**
  - Difficulty in recruiting – Allied health, support workers, management and finance.
  - Incompatibility between NDIS and IR environments e.g.: flexibility/short engagements/cancellations etc.
  - Training/professional development within pricing parameters difficult.

Support specific risks

- **Specialist Disability Housing**
  - Different roles and responsibilities between owner of property/SDA provider and support provider.
  - NDIA indicating a preference for SDA and support to be separated
  - Separate agreements required.
  - Significant for current NGO's operating in NSW owned properties (particularly relating to maintenance) on older properties.
- **Accommodation support (Supported Independent Living)**
  - Quotable item.
  - Significant issues for some providers in quoting to date preventing claiming.
  - Managing vacancies.
- **Complexity/provider of last resort**
  - No provider of last resort (at this stage) in NSW.
  - Reputational risk for providers withdrawing services.

National Quality & Safeguarding

- National Quality and Safeguarding Framework released.
- National Disability Insurance Scheme Amendment (Quality and Safeguards Commission and Other Measures) Bill 2017 currently before the parliament:
  - National Q&S Commission and Commissioner.
  - NDIS Practice Standards and Code of Conduct.
  - National accreditation system and Code of Conduct
  - Definition of key personnel includes Board/directors.
  - Significant penalties for breaches relating to:
    - registration and registration conditions (including practice standards and code of conduct e.g.: 250 penalty units).
    - documentation.

Provider responses

- Restructures focussed on reducing overheads and middle management.
- Transport is a significant pain point for some providers.
- Greater use of financing options to meet capital and other costs.
- Merger/acquisition activity increasing
  - 41% discussed mergers.
  - 14% either currently undertaking or completed a merger in last 12 months.
  - 12% likely or very likely to merge in next 2 years.
  - Due diligence/increased risks
- Diversifying into new areas/seeking new funding options.
  - 48% report entering into new markets (aged care, community care and mental health).

Some final considerations

- Business as usual vs proactive approach to managing risks.

- Capacity of Board/directors to understand and assess risks.

- Increased financial pressures mean that providers reviewing all costs – cost effective and NDIS relevant products will be key.

- All providers should be considering business continuity.

- Existing mitigation strategies may no longer apply.

- Capacity to undertake risk assessment of existing and new supports.

- Providers are exploring innovative/new ways of offering sustainable supports. This is likely to create new insurance scenarios e.g.: use of grey fleet, greater use of assistive technologies in support provision.

Recent Reports/Papers

- **NDS How to get the NDIS on Track** https://www.nds.org.au/news/its-time-to-act-to-get-the-ndis-on-track1
- **NDS 2017 Federal Budget Submission** https://www.nds.org.au/images/news/NDS_Federal_Budget_Submission_2017.pdf (accessible version available)
- **NDS State of the Sector Report 2016** https://www.nds.org.au/news/sods-report-2016
- **National Disability Insurance Scheme – Management of the Transition of the Disability Services Market** Australian National Audit Office https://www.anao.gov.au/work/performance-audit/national-disability-insurance-scheme-transition-disability-services
- **Feb – Sep 2017 Productivity Commission National Disability Insurance Scheme Cost** http://www.pc.gov.au/inquiries/current/ndis-costs
- **Australian Disability Workforce Report** https://www.nds.org.au/news/australian-disability-workforce-report-first-edition-released
- **UNSW NDIS Prices and the Disability Workforce** https://www.sprc.unsw.edu.au/research/projects/ndis-workforce-pricing/

Questions

Contact details

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karen.stace@nds.org.au
0409 948 530

Thank You

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Ansvar Risk Solutions Online Modules

Diana Borgmeyer, Head of Risk Solutions
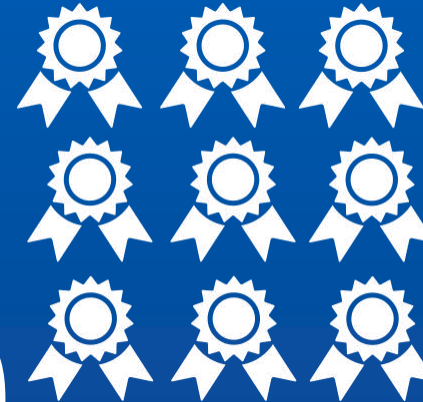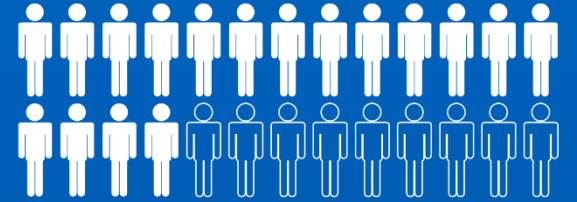
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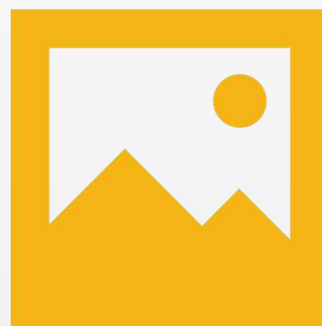
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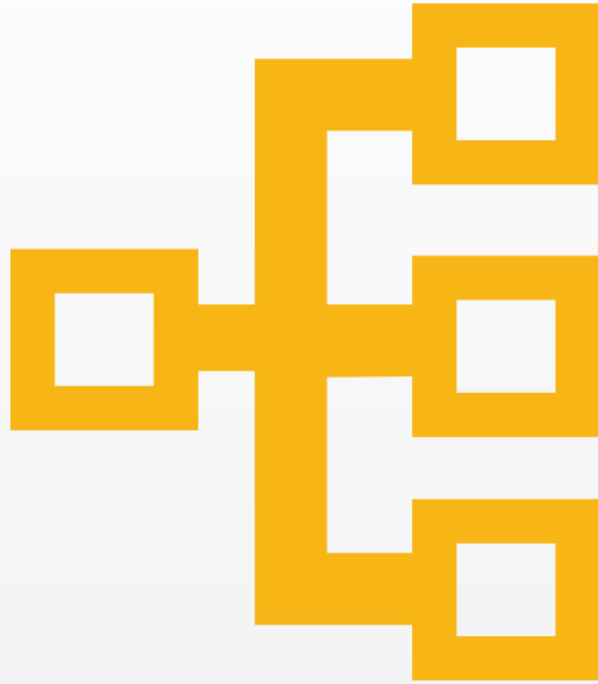
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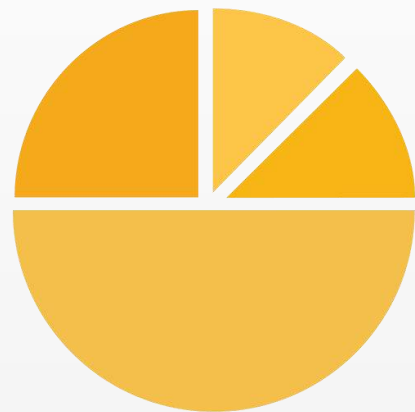
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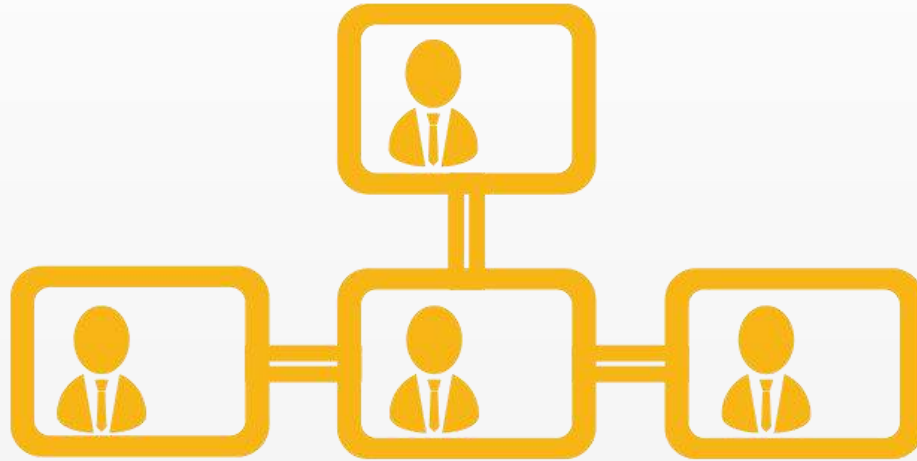
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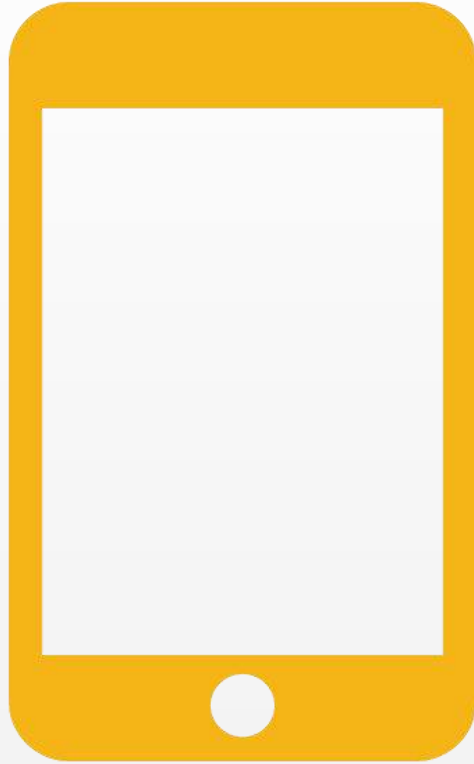
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⬇ DOWNLOAD RESOURCES

⬆ UPLOAD DOCUMENTS

📊 MEMBER INDUCTION REPORTS

✈ ISSUE INDUCTIONS

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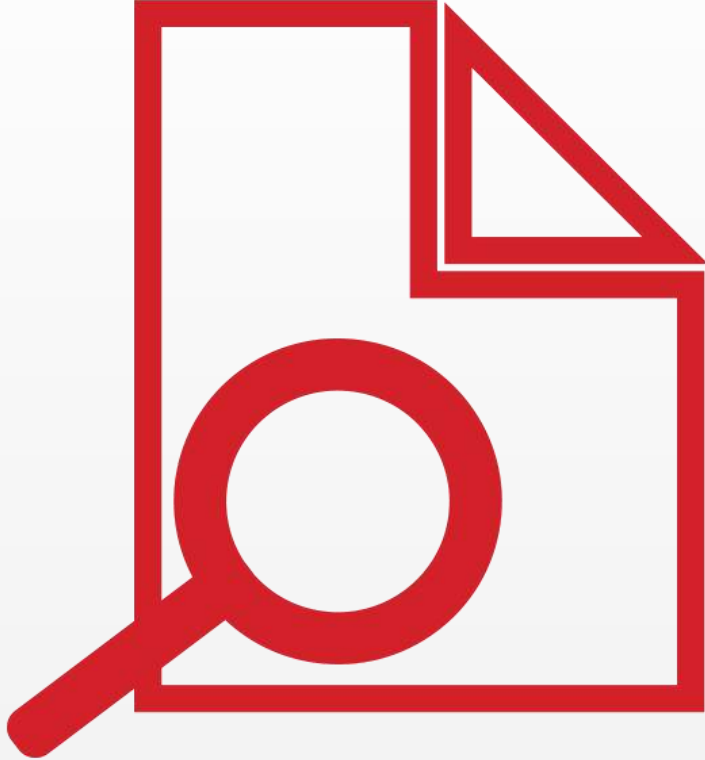
INVESTIGATE & COMPLETE CORRECTIVE ACTIONS
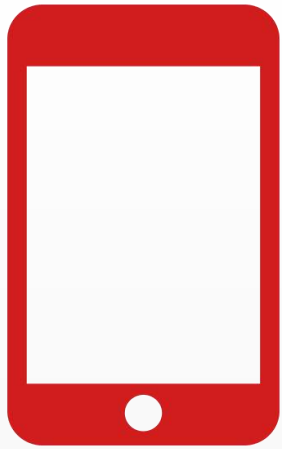
REPORT AN INCIDENT ON ANY DEVICE
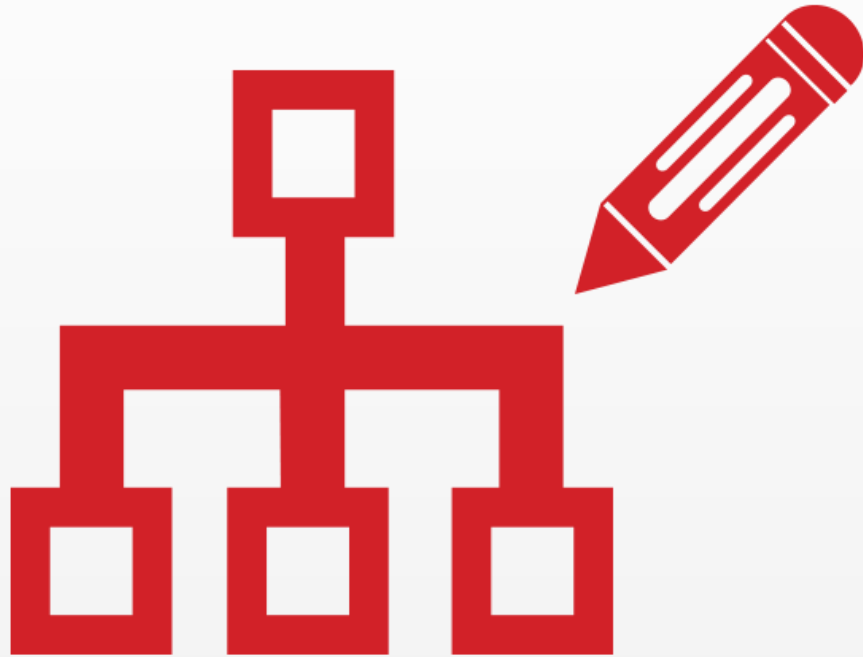
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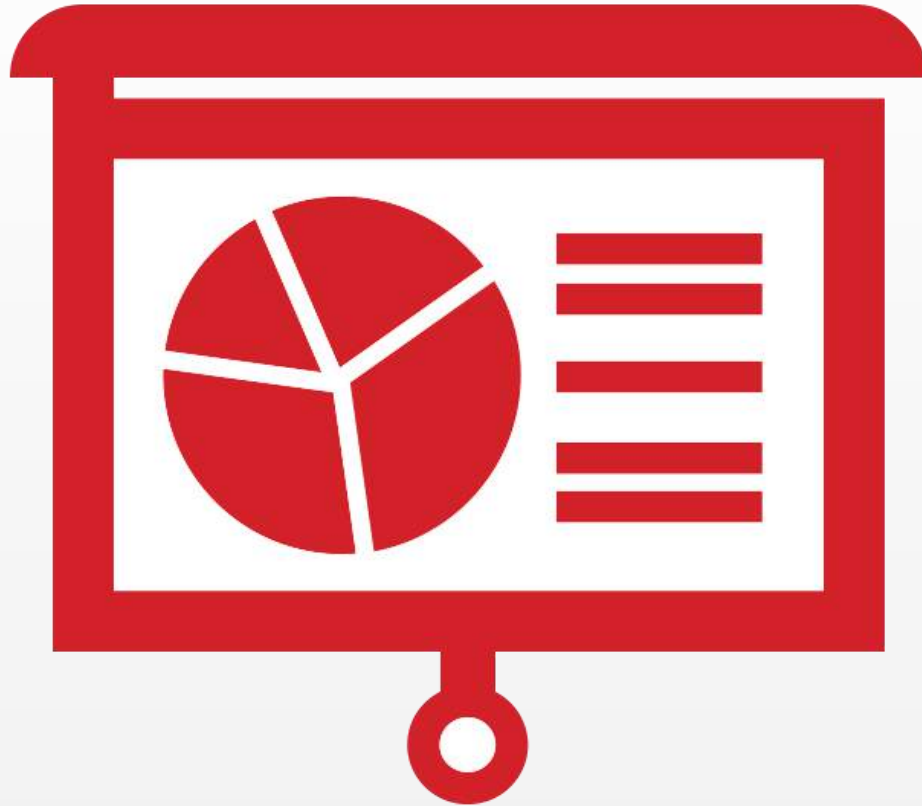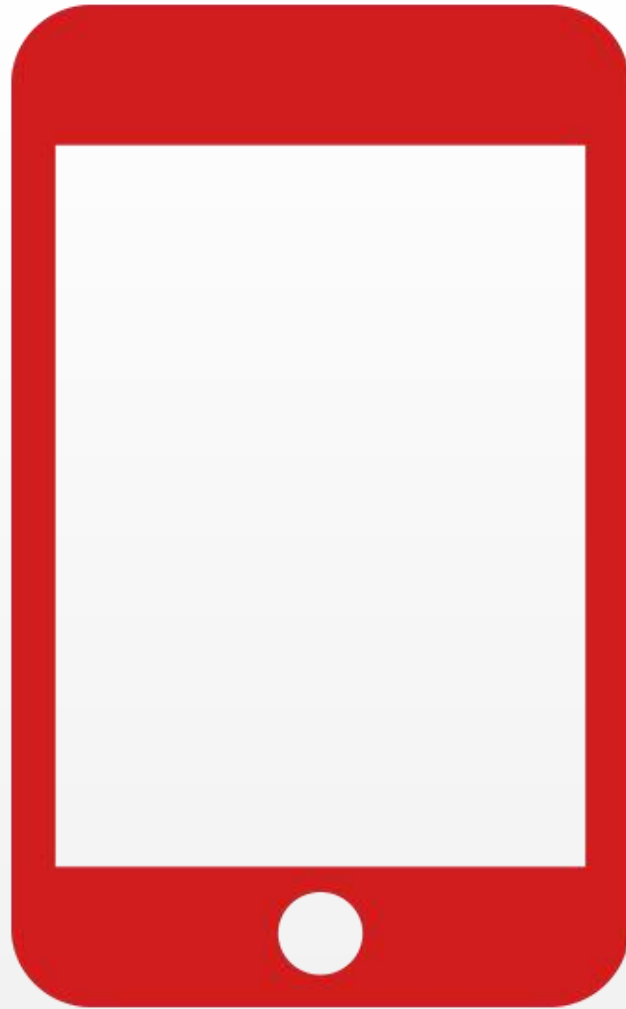
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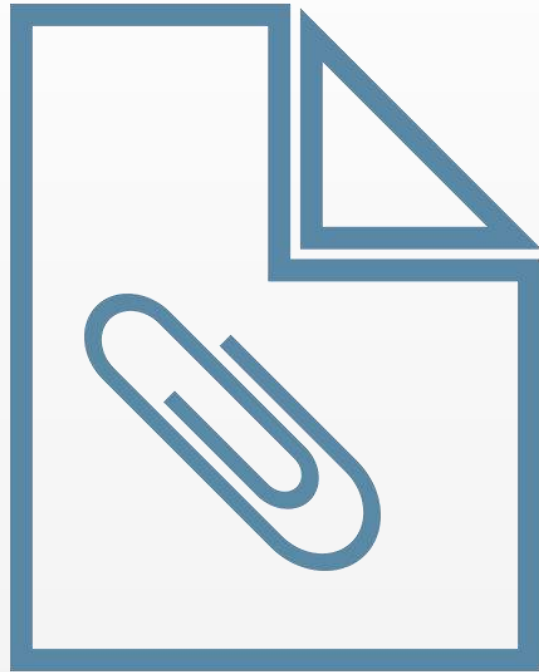
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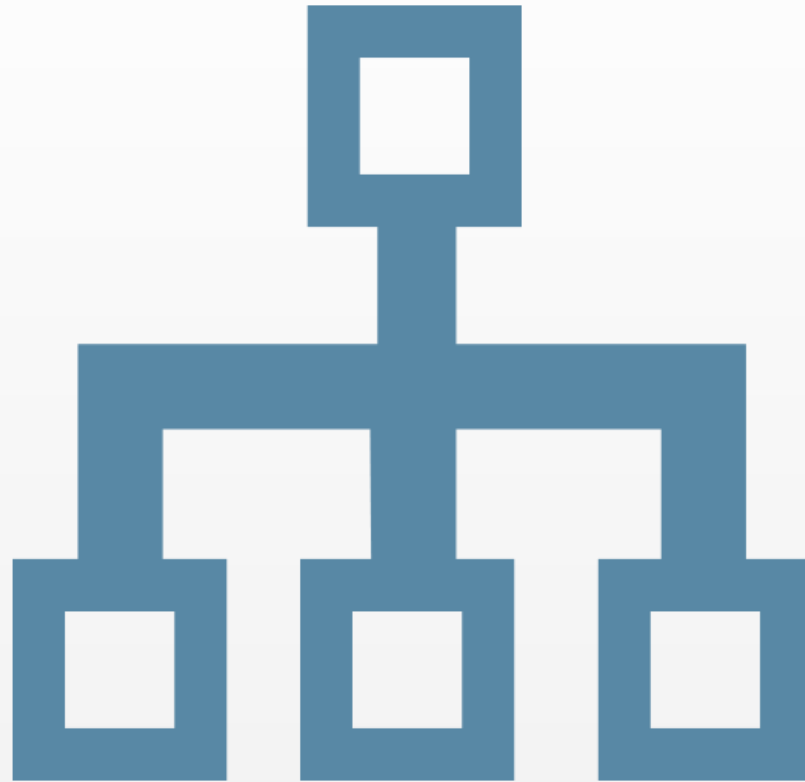
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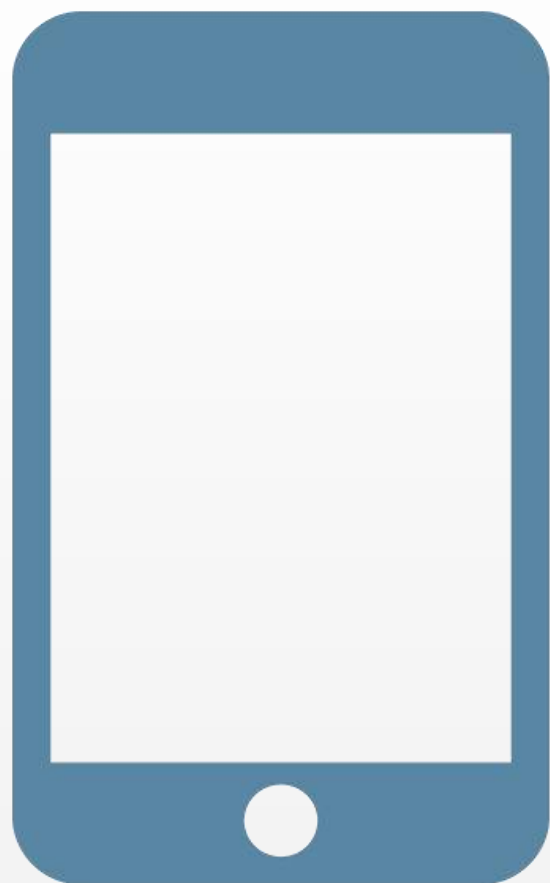
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CLIENT CASE STUDIES
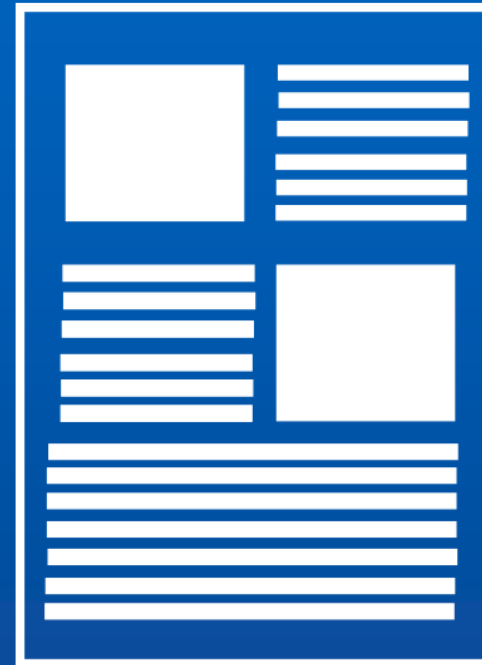
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Ansvar Risk Solutions

Diana Borgmeyer, Head of Risk Solutions

Employment Practices Liability Claims Trend

A complicated workplace relations system.

One of the most complicated workplace systems.

The Fair Work Act 2009.

Over 120 Modern Awards.

State based health and safety.

Employsure provides your business with:

Compliance

A complete review of workplace documentation and processes.

Advice

Unlimited professional advice and materials on employment relations and health and safety.

Representation

Legal representation in courts and tribunals.

employsure
workplace relations specialists

Business Health Check.
Valued at $1,250.

Employment practices and WHS compliance is crucial to your business.

Employsure provides complete protection giving you peace of mind when you need it most. Let us help you set solid foundations to ensure business success.

Workplace claims are on the rise. As a business owner or employer, are you concerned about the health and safety of your workplace or the quality of your employee contracts?

Employsure is Australia's leading workplace relations specialist working directly with employers. Our Business Health Check offers you the opportunity to receive an analysis of the health and safety requirements in your workplace. Additionally, Employsure reviews your employment agreements as well as your wage rates helping you avoid workplace claims.

SAFECHECK
A specialist Work Health and Safety Consultant will visit your workplace and carry out:
- A review of your business' current work health and safety policies, procedures and systems to identify areas of concern or non-compliance
- Following the review, you will receive a report summarising the findings and the health and safety status of your workplace

WAGE CHECK
A Wages Adviser will review your rates of pay and produce a Wage Check report.
- The review will be conducted against the industrial instrument applicable
- A report will be supplied advising if the wages are compliant and what steps to take to achieve compliance

CONTRACT REVIEW
A Document Consultant will review an employment agreement and provide recommendations.
- The review will highlight compliance issues with the Fair Work Act 2009 as well as best practice
- The report will make recommendations to achieve compliance and provide protection to your business. This will remove any areas of potential dispute and risk

Protecting and supporting your community

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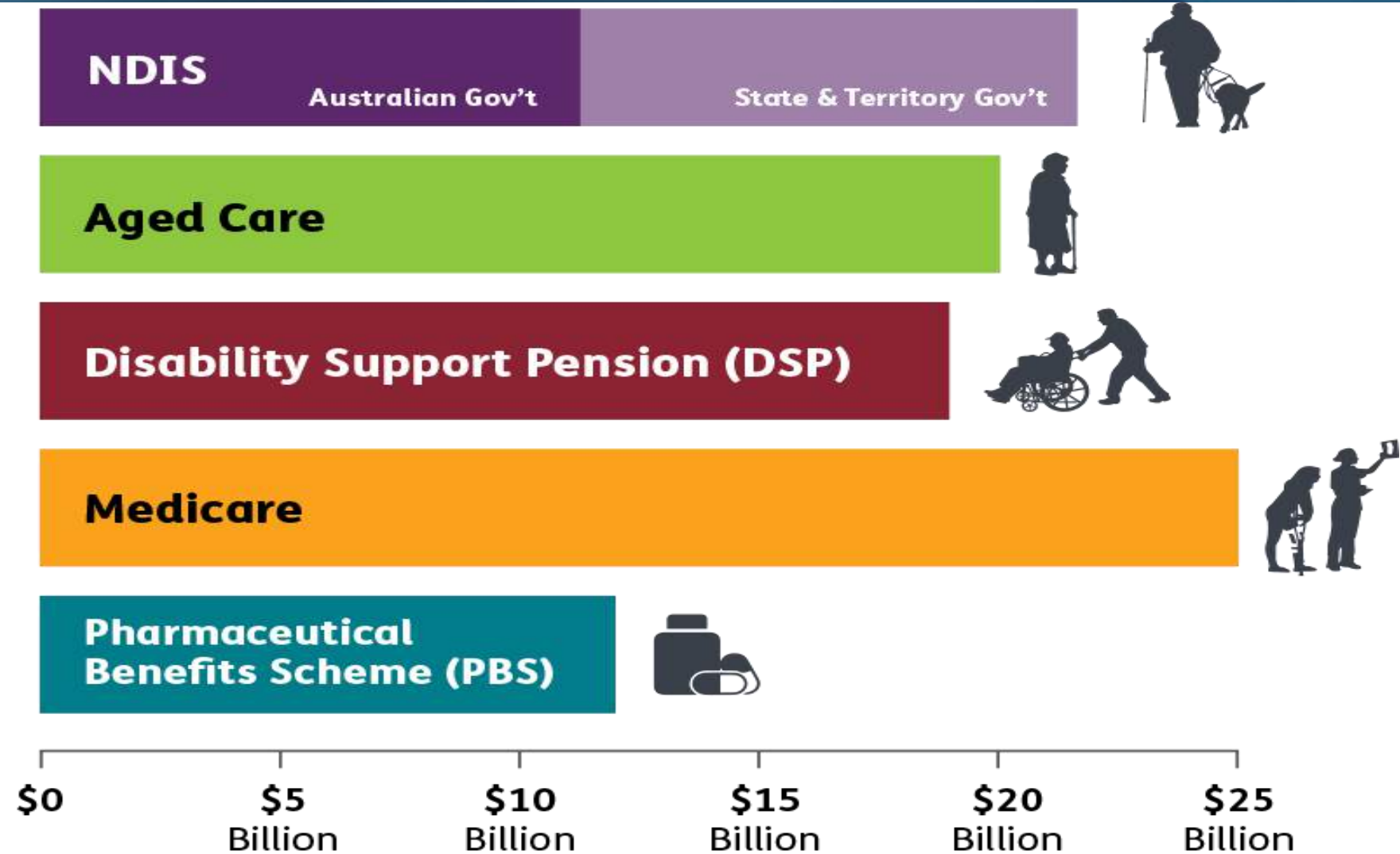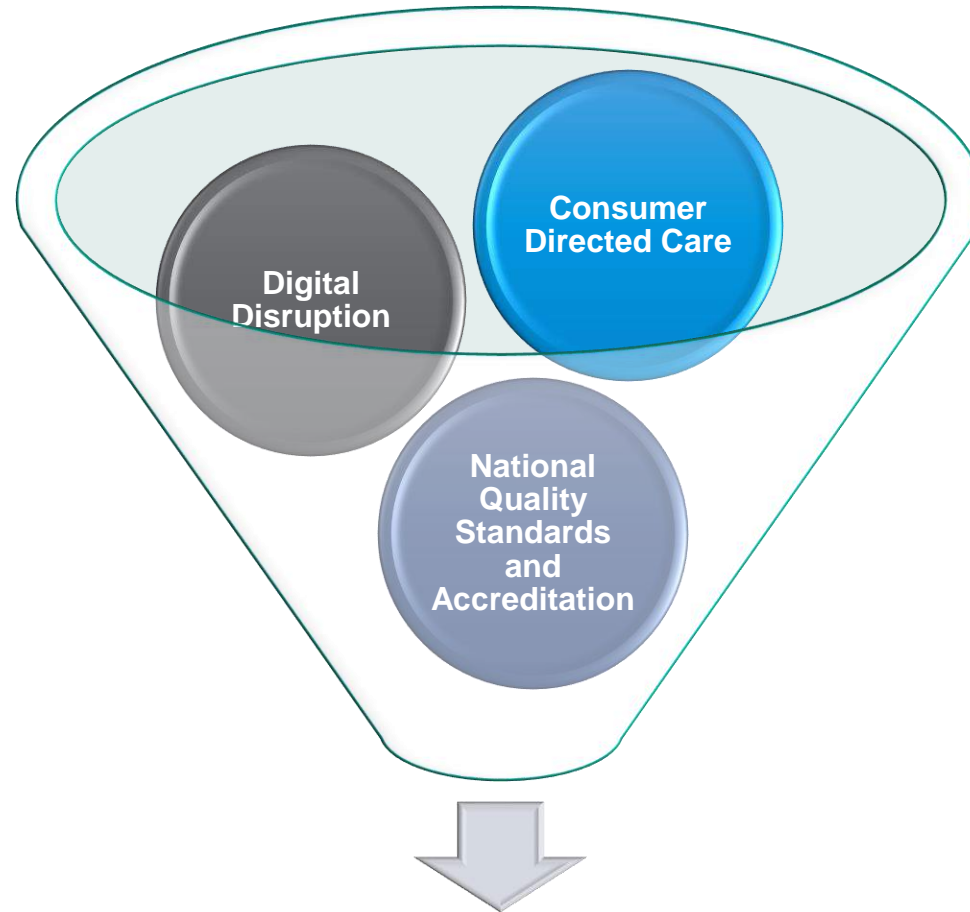insurance

Ansvar Risk Solutions

Diana Borgmeyer, Head of Risk Solutions

Government Programs Expenditure Comparison (2019- 20)
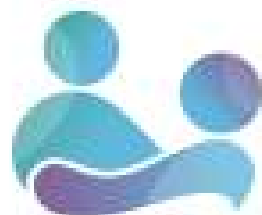
Care and Community Sector Challenges

The Consumer is both the Purchaser and the Service Recipient

Consumer Directed Care Driving Choice and Transparency

Draft Disability Sector Quality Standards

NATIONAL DISABILITY INSURANCE SCHEME QUALITY AND SAFEGUARDING FRAMEWORK

DEPARTMENT OF SOCIAL SERVICES
CONSULTATION REPORT
31 AUGUST 2015

Developmental

Focus:
Building individuals' natural safeguards

Information for participants
Accessible information on how the system works, support types and service quality

Building natural safeguards
Supporting individual capacity building, families and community support networks

Preventative

Focus:
Preventing harm and promoting quality

Formal individual safeguards
Risk management through individual plans, reducing the use of restrictive practices

Service level safeguards
Capacity building for providers of supports and ensuring staff are safe to work with participants

System level safeguards
NDIS legislation and policy including registration arrangements for providers of supports

Corrective

Focus:
Responding if things go wrong

Universal safeguards
Protections outside the NDIS such as consumer law

Systems for handling complaints
Responding to complaints

Serious incident reporting
Gathering information on dangerous situations

Oversight functions
Monitoring quality and safeguarding across the NDIS

Safeguards for participants who are self-managing
Strengthening support for self-managing participants

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Consultation Report - Staff Screening Options

Options for ensuring staff are safe to work with participants:

1. Risk management by employers

2. Referee checks for all staff and police checks for staff delivering supports considered to pose a higher risk

3. Working with vulnerable persons clearance for staff delivering supports considered to pose a higher risk

4. A barred persons list

NATIONAL DISABILITY INSURANCE SCHEME QUALITY AND SAFEGUARDING FRAMEWORK

DEPARTMENT OF SOCIAL SERVICES
CONSULTATION REPORT
31 August 2015

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Complaints Handling and Oversight

Options for complaints handling:

1. Self-regulation
2. Requirements for internal complaints handling processes and an industry complaints body
3. Independent statutory complaints function for complaints that cannot be resolved with providers

Oversight System Requirements

1. an oversight body
2. community visitors
3. serious incident reporting

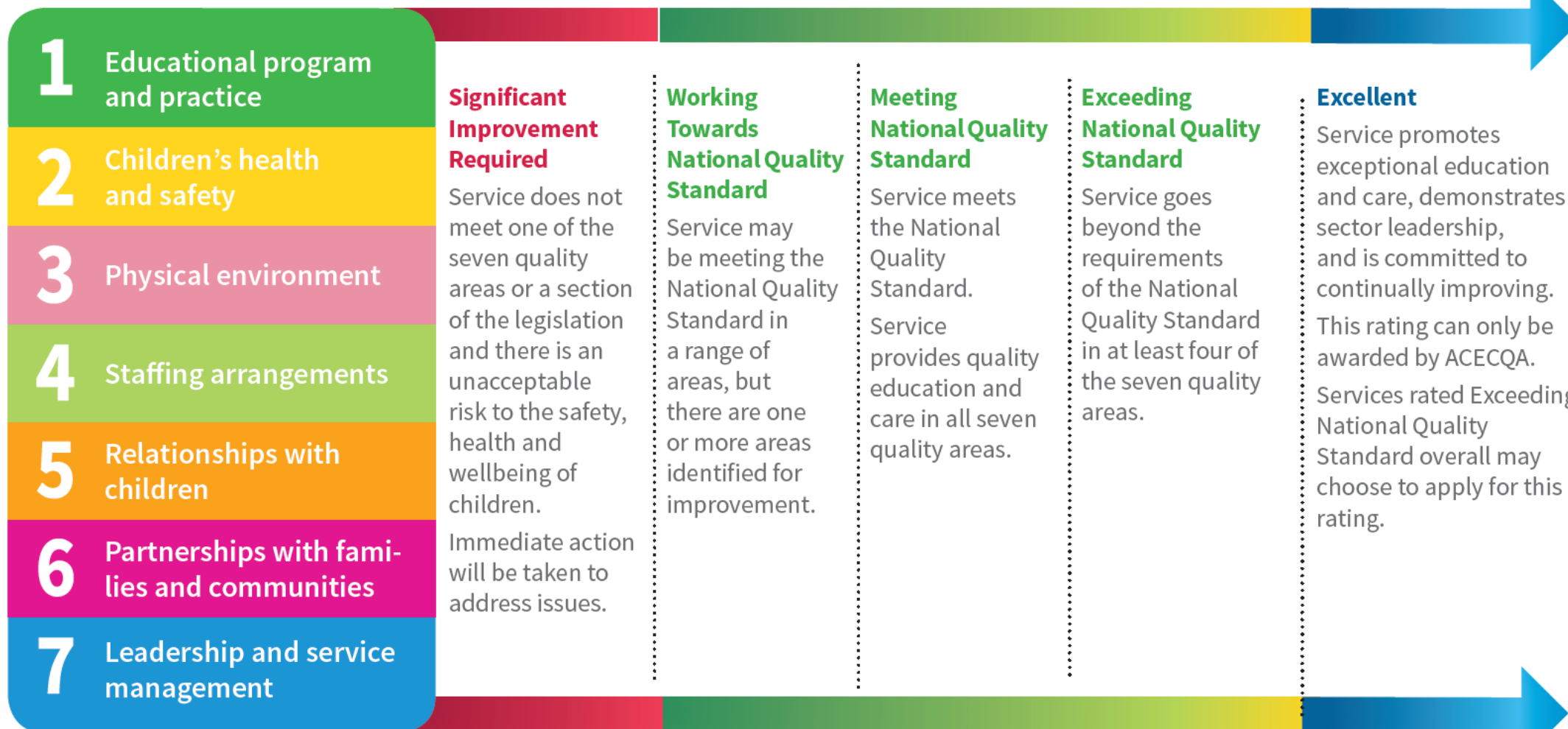NATIONAL DISABILITY INSURANCE SCHEME QUALITY AND SAFEGUARDING FRAMEWORK

DEPARTMENT OF SOCIAL SERVICES
CONSULTATION REPORT
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New Child Care Standards

Australian Children's
Education & Care
Quality Authority

1	Educational program and practice
2	Children's health and safety
3	Physical environment
4	Staffing arrangements
5	Relationships with children
6	Partnerships with families and communities
7	Leadership and service management

Significant Improvement Required

Service does not meet one of the seven quality areas or a section of the legislation and there is an unacceptable risk to the safety, health and wellbeing of children.

Immediate action will be taken to address issues.

Working Towards National Quality Standard

Service may be meeting the National Quality Standard in a range of areas, but there are one or more areas identified for improvement.

Meeting National Quality Standard

Service meets the National Quality Standard.

Service provides quality education and care in all seven quality areas.

Exceeding National Quality Standard

Service goes beyond the requirements of the National Quality Standard in at least four of the seven quality areas.

Excellent

Service promotes exceptional education and care, demonstrates sector leadership, and is committed to continually improving.

This rating can only be awarded by ACECQA.

Services rated Exceeding National Quality Standard overall may choose to apply for this rating.

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So how is Ansvar responding?

Balancing competing risk outcomes is hard

Nurturing healthy relationships – Cultivating trusting adult-child relationships to enhance a child's learning, ambition, confidence and skill
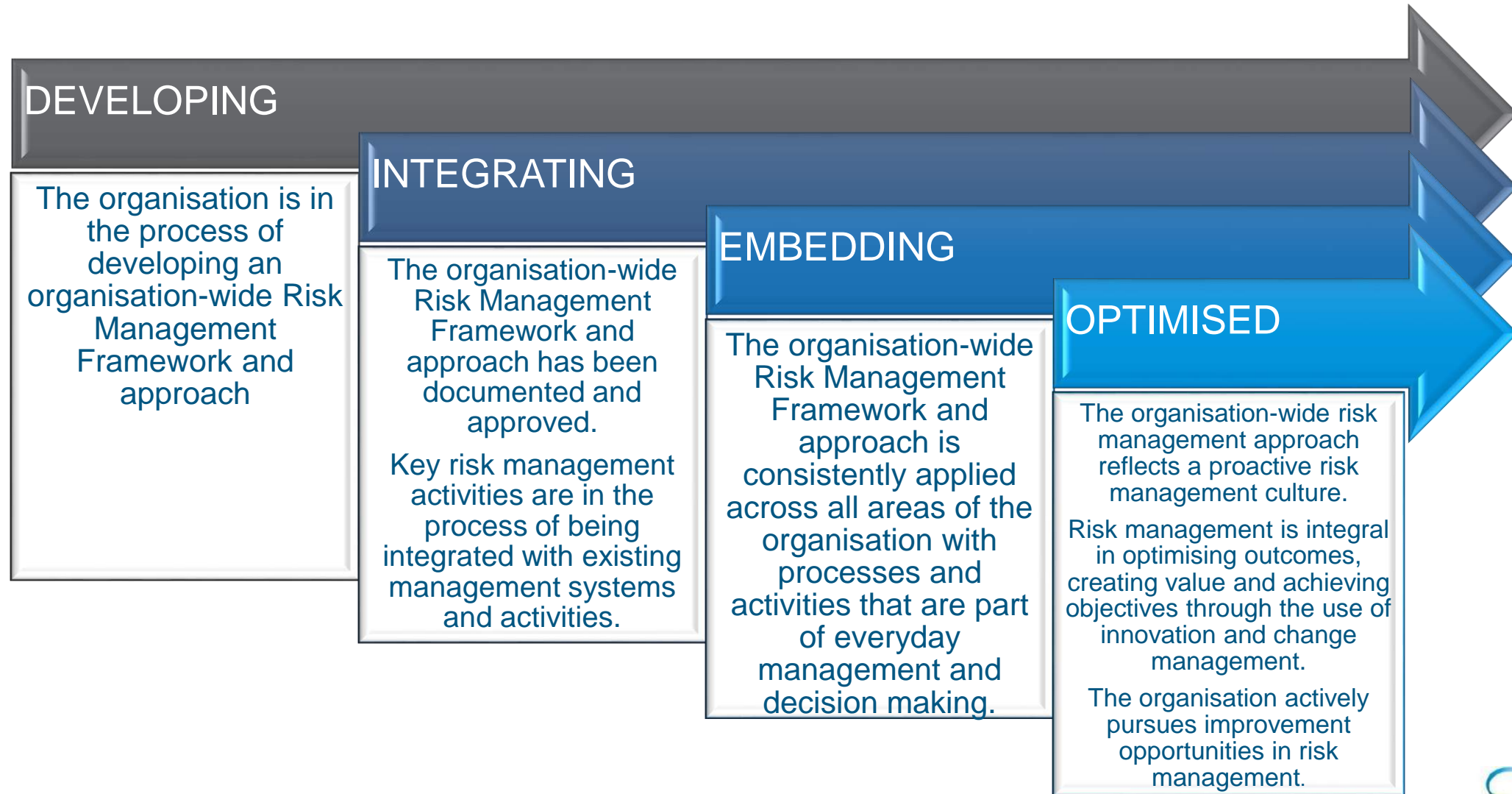
Safeguarding – Protection policies and practices that are rigorous and a culture that ensures vigilance in identifying and acting on indicators of risk
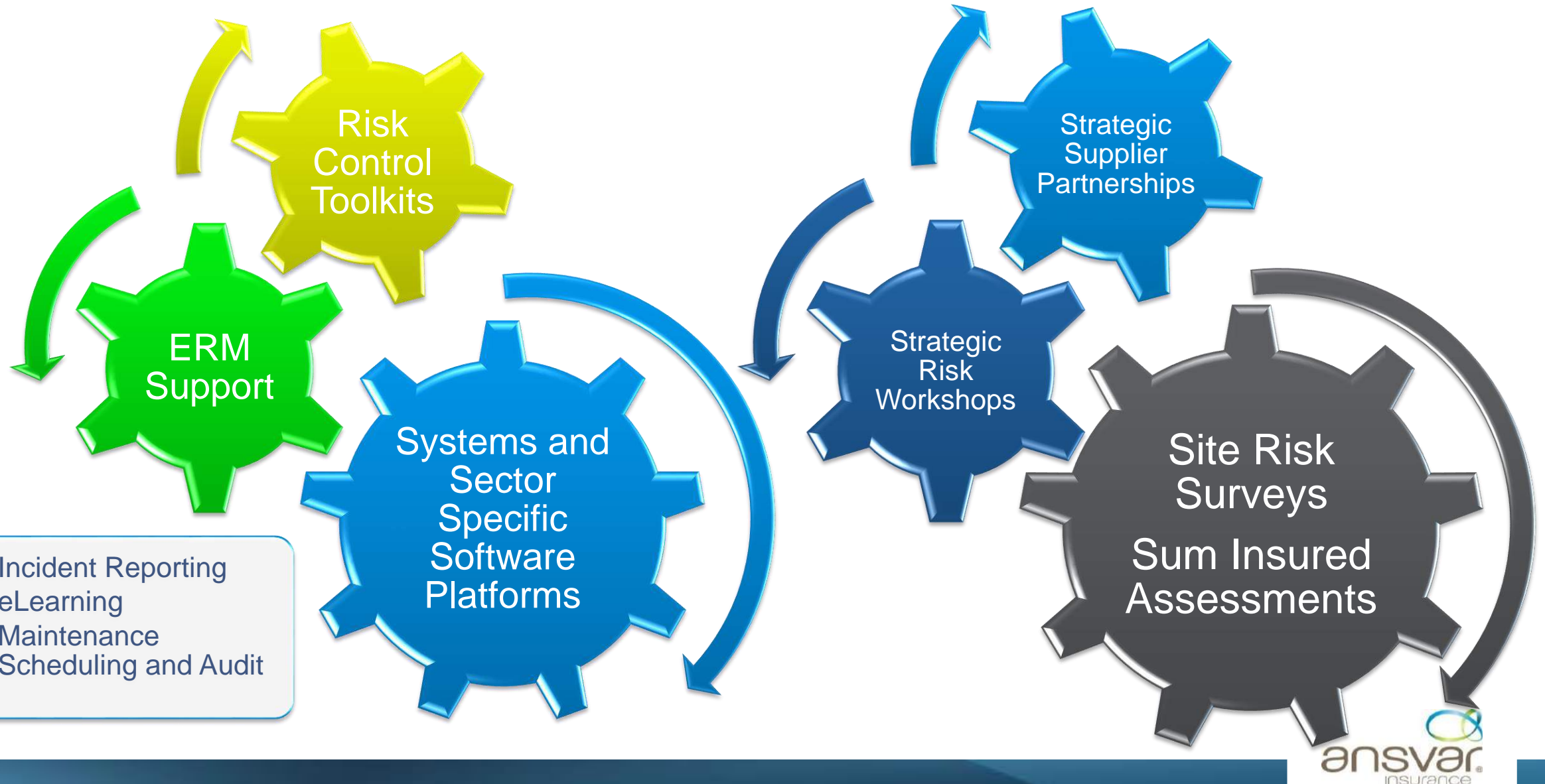

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An integrated approach to risk management services

Understanding Risk Management Maturity

DEVELOPING

The organisation is in the process of developing an organisation-wide Risk Management Framework and approach

INTEGRATING

The organisation-wide Risk Management Framework and approach has been documented and approved.

Key risk management activities are in the process of being integrated with existing management systems and activities.

EMBEDDING

The organisation-wide Risk Management Framework and approach is consistently applied across all areas of the organisation with processes and activities that are part of everyday management and decision making.

OPTIMISED

The organisation-wide risk management approach reflects a proactive risk management culture.

Risk management is integral in optimising outcomes, creating value and achieving objectives through the use of innovation and change management.

The organisation actively pursues improvement opportunities in risk management.
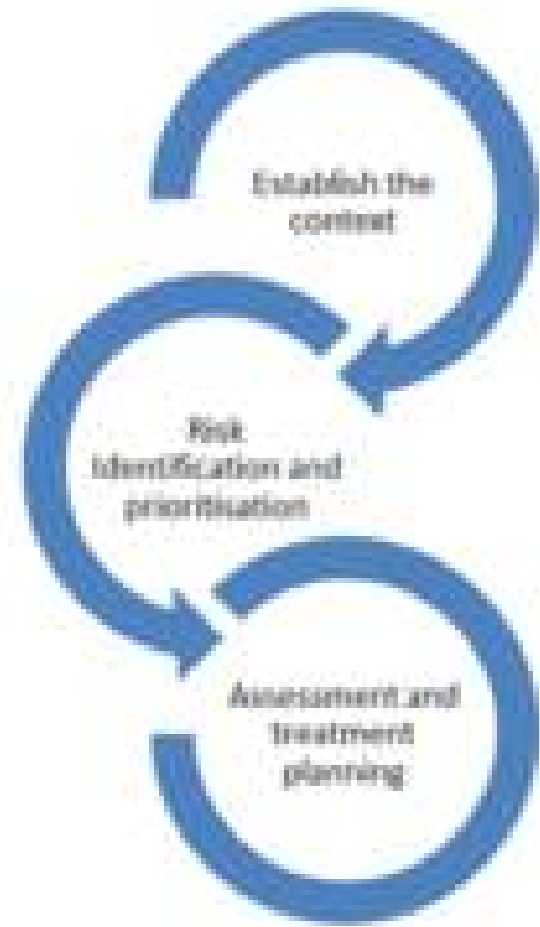
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Strategic Partnership with AIS

Be protected against the consequences of a bad hire or deal. Trust AIS International Group -your partner for background screening and due-diligence

KNOW YOUR RISK

Protecting your Facility

Protecting the Vulnerable

Responsibility of Management

Financial Loss

Protecting your People

Background Checks

Strategic Supplier Partnerships

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Strategic Risk Workshops

Phase One Ansvar Facilitated Workshop	Phase Two Ansvar Facilitated Workshop	Phase Three Advice on Client Implementation
Establish the context	**Risk identification and prioritisation**	**Assessment and treatment planning**
Review • Key risk management concepts **Identify** • Strategic and operational priorities • Emerging challenges • Vulnerabilities **Agree** • Roles and responsibilities for next steps	**Review** • Review existing Risk Register • Confirm risks to Delivery on Purpose and to achievement of strategic objectives **Identify** • Gaps and additional risks **Agree** • Strategic Risk Profile	**Review** • Individual risks with risk owner **Identify** • Treatment options and a plan **Agree** • Reporting and monitoring plan
Key Stakeholders	**Key Stakeholders**	**Key Stakeholders**
• Board • Executive • Risk and Quality Team	• Board • Executive	• Executive • Management Team • Risk and Quality staff
Outcomes	**Outcomes**	**Outcomes**
• Summary of the risk context for the organisation • Plan for Phase Two • Agreement across key stakeholders on focus of future risk planning and activity	• Strategic Risk Profile for assessment and treatment planning in Phase Three	• Validated strategic risks with treatment plans • Increased confidence and capability to identify and manage risk • Assurance mechanism for Board

Establish the context

Risk identification and prioritisation

Assessment and treatment planning

ERM Support

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Risk Register Tools and Resources

Risk Descriptions

EVENT	⟷	CAUSE	⟷	IMPACT

> The risk of (what, where, when)…. caused by (how)…. resulting in (impact/ consequences)….

Examples

The risk of extreme weather conditions (storm, hail, ice, heat), caused by seasonal variations, resulting in injury/ death to children/staff and/or the public during a scouts led activity

Loss of skill base in the volunteers threatens long-term sustainability of key programs
Fail to meet safeguarding standards caused by failure to embed policies and procedures resulting in loss of confidence of key stakeholders and 'social licence to operate'
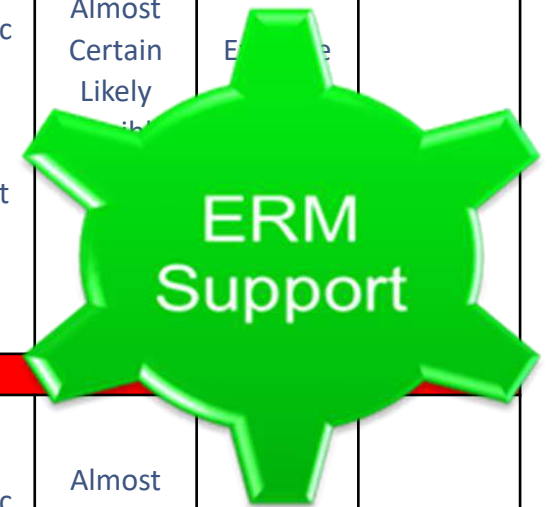
Adverse media reporting caused by abuse of child by a volunteer that was not reported or adequately managed resulting in criminal sanctions against management and the Board

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Sample Risk Registers

Risk Description	Existing Controls	Monitoring Controls	Risk Assessment – with Existing Controls				Actions
			Effectiveness of controls	Consequence	Likelihood	Rating	
Strategic Risk							
The organisation does not effectively design and execute a strategic plan leading to the organisation ceasing its operations.	• Senior management develop and agree the organisation's strategic direction and performance objectives. • The organisation's strategic plan includes internal and external research and analysis including SWOT, market and competitor analysis.	• The Board reviews and approves the organisation's strategic plan. • Comprehensive monthly, quarterly and annual reporting against the strategic plan is escalated to the Board for monitoring and challenge. SAMPLE	Effective Partially Effective Ineffective	Catastrophic Major Moderate Minor Insignificant	Almost Certain Likely	
Financial Risk							
The organisation fails to manage its financial position effectively resulting in the organisation ceasing its operations.	• Financial budgets including Balance Sheet and cash flow projections are prepared by senior management. • Annual financial budgets are approved by the Board at the start of each financial year.	• Progress against financial budgets are reported to the Board on a regular basis for monitoring and challenge.	Effective Partially Effective Ineffective	Catastrophic Major Moderate Minor Insignificant	Almost Certain Likely Possible Unlikely Rare	Extreme High Medium Low	
Governance Risk							

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Child Care Standards Risk Assessment

Australian Children's Education & Care Quality Authority

QA1
Educational program and practice

What are the **events** that could stop us from delivering stimulating, engaging learning and development programs

What would be the causes and contributors to the failure to deliver

QA2
Children's health and safety

What **could happen** within this service that could result in significant physical or psychological harm to a child

What would be the most likely contributing factors to this harm occurring

QA3
Physical environment

What are the design and physical elements of the environment of the centre that are adversely affecting children's learning and development

Why do these elements or design features impact and how could they be modified

QA4
Staffing arrangements

High turnover of staff and non qualified staff delivering learning programs with increased complaints from parents on poor quality care

Caused by a punitive organisational culture, no staff support through supervision and lower than market remuneration and lack of policies and procedures

QA5
Relationships with children

Children from non-English speaking families are having less interaction and conversations with carers than their peers and experiencing less progress in learning and development

No explicit planning to incorporate individual cultural and language requirements and no additional support or training for staff on cultural diversity

QA6
Collaborative partnerships with families and communities

The service has not been able to establish effective partnerships and communication with parents

Caused by a lack of resources and continuity of staff to build and maintain relationships

QA7
Leadership and service management

There is a lack of cohesion between staff and management on the values and practices of the service

This results in low morale, high staff turnover and ineffective implementation of key policies

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Risk Toolkits

Security Toolkit for Places of Worship

Risk Control Toolkits

Protecting and supporting your community

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Ansvar Product Refresh

Allied Health

Commercial Property Owners

Leveraging from parent experience

- Property Owners portfolio fastest growing in Group
- Existing Schemes facilities with business partners
- Strategic relationships with Peak Bodies

Ansvar's strong experience in Care market a natural fit for Allied Health

Allied Health

Business Pack up to $10m TAV

- Catering for wide range of practices
- Streamlined to three sections
- Includes Management Liability
- Sexual Abuse cover available

Stand alone policies for significant risks

- ISR, Broadform Liability, Management Liability and Professional Indemnity

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Allied Health

Allied Health Risk Appetite

- Ambulance Services
- Audiologists
- Career Consultants
- Chiropractors#
- Dentists*#
- Dieticians & Nutritionists
- Exercise Physiologists
- Massage Therapists
- Medical Clinics (non-surgical)
- Medical Practitioners*#

- Midwives*#
- Music Therapists
- Nursing
- Occupational Therapists*
- Optometrists*
- Orthoptists
- Osteopaths*
- Pathologists
- Perfusionists#
- Pharmacists*

- Physiotherapists*
- Private Hospitals & Day Surgery Clinics
- Psychiatrists#
- Psychologists*
- Radiologists
- Social Workers
- Sonographers*
- Speech Pathologists

*Professions that will require their own PI under national law exempt from Ansvar cover

Medical malpractice cover is not available for these professions

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Property Owners

Business Pack up to $20m TAV

- Catering for wide range risks
- Streamlined to three sections
- Glass included
- Covers costs incurred for
  - Tax audits
  - Legal expenses in defending OHS penalties

Stand Alone policies for significant risks

- ISR, Broadform Liability, Management Liability and Professional Indemnity

Property Owners

Property Owners Risk Appetite

- Mixed Commercial Risks (retail, offices, residential)
- Shopping Strips / Homemaker Centres
- Offices
- Aged Care – Nursing Homes, Retirement Villages
- Art Galleries
- Business Parks
- Child Care Centres

- Churches
- Community Centres
- Education Facilities
- Healthcare
- Museums
- Performing and Creative Arts Studios
- Residential Risks
- Theatres

Protecting and supporting your community

Questions