

# risk reporter

for senior living

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## Make electrical safety top priority

A damaged strand of holiday lights. A daisy-chained series of extension cords. A resident's favorite old lamp. What do they all have in common? The potential to cause substantial property damage, serious injury or even death.

Electricity is such a common part of our lives that it's easy to forget it also can be incredibly dangerous. According to the Electrical Safety Foundation International (ESFI), electrical hazards are the direct cause of hundreds of deaths and thousands of injuries each year. This hazard also is linked to more than 140,000 fires that result in more deaths, injuries and \$1.6 billion in property damage.

And as we add electrical equipment to our facilities—without always recognizing the extra demands they place on our existing systems—the potential for danger escalates.

### Recognize the danger of old wiring

Twenty years is the general life span for most electrical equipment, such as switches, wall outlets and even wiring. As your facility approaches that age, have an experienced, licensed electrician take a closer look.

"Fire is the biggest concern with old, brittle or damaged wire," said Jim Fox, vice president at Lacey Electric in Leesport, Pa. "The current can't get through the wire's increased resistance, which heats up the wire."

### Have a regular inspection schedule

Create a simple monthly inspection checklist that can be done by your own staff. It should include a check of the fuse box or circuit breaker box to make sure that your system is functioning properly and that the box doesn't feel warm to the touch—a potential sign of trouble. Label the box so that staff knows which circuit/fuse powers each room and make sure the appropriate staff know how to turn off and restore the power.

Monitor cords, switches and outlets for damage.

"If you're always tripping the breaker at a particular place, there's a reason—you're overloading it," Fox said. "Every time that happens, you're creating heat in the outlet and stress in the wiring that could cause problems."

Pay particular attention to outlets where things are frequently plugged in and unplugged, such as those used for a vacuum cleaner.

Check each outlet on a regular basis using a receptacle voltage tester. This is a small appliance that's used to determine outlet

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## ( electrical )

functioning/safety. These are available at most hardware stores for about \$20.

Also have a regular schedule of more thorough inspections.

"We do a comprehensive internal check every six months and have our electrician out for a yearly inspection," said Michael Stoudt, maintenance director at the Villa at Morlatton retirement community in Douglassville, Pa.

### Train your employees

It's easy to assume that everyone knows electrical safety basics, but it's better to train.

Teach all staff to:

- Use the proper wattage bulb—higher-than-recommended wattage can cause dangerous overheating.
- Have dry hands when they turn off a switch or appliance.
- Place electrical equipment so that it can't fall into water or a sink and isn't near a heat source.
- Isolate flammable materials and liquids from electrical appliances that might be the source of a spark.
- Make sure appliance/extension cords aren't in a walkway or under or pinched by furniture or floor coverings.
- Unplug appliances by holding the actual plug.
- Maintain a 1:1 ratio at outlets: one item per outlet plug.
- Replace any cracked or damaged cords or outlet/switch covers.
- Cover outlets that aren't in use.

### Ground your electrical systems

You've undoubtedly noticed that most modern plugs and outlets have three prongs and openings, while older ones only have two. The difference is an important safety feature called grounding.

Electricity always tries to travel to the (literal) ground and will always take the easiest route it can find. Wet wood, metal and water—including the human body, which is 70 percent water—are excellent conductors of electricity. Grounding means creating a low-resistance path, using a wire in the

electrical system or an appliance/tool, for the electricity to travel through in order to minimize the chance of a person getting an electrical shock.

But what if you have an older facility?

"People will often swap their two-prong outlet for a three-prong one or use a three-prong adapter," Fox said. "That's not a safe solution."

The ideal solution is to update your wiring.

### Install circuit interrupters

Stopping the flow of power can be critical to avoiding injury or property damage. There are two different categories of circuit interrupters: Ground Fault Circuit Interrupters (GFCIs) and Arc Fault Circuit Interrupters (AFCIs).

GFCIs protect people from electrocution by detecting any abnormal change in electrical current and shutting off the power. GFCIs monitor how much electricity is going into an appliance and compare it to the amount of electricity that is flowing out and back into the wall. Any difference means that some electricity is leaking, possibly into the user, and the GFCI will instantly turn off the electricity.

GFCIs are required by code in outlets in bathrooms, kitchens/break rooms and outdoor applications—anywhere that water could be an issue.

AFCIs protect a facility against fire caused by an arcing fault, which is an electrical problem that can occur with old or damaged wires or cords. The AFCI recognizes when an arcing fault occurs and shuts the electricity down at that circuit. The ESFI recommends installing AFCIs on all general-purpose circuits.

### Protect against power surges

Power surges can occur when a facility is hit by lightning or when an excess amount of power moves through your system, which often happens as a system powers up after an outage.

To protect your electrical system, a lightning protection system and surge protection system should be installed in every building. These systems must be installed by a professional.

"Don't be surprised if you have to replace your surge protector after an outage. If the appliance you were trying to protect is just fine, but the protector is ruined, it actually did its job," Fox said.

### Call an electrician if you have:

- Flickering or dimming lights
- Noises in the walls or outlets
- Exposed or brittle wires
- Light switches/wall outlets that are warm to the touch
- Switches/outlets that are discolored or have black residue
- A warm electrical panel

### Resources

- **Electrical safety checklists:**  
<http://esfi.org/content/electrical-safety-checklists>
- **Learn more about** the value of AFCIs with this video from ESFI:  
[http://www.youtube.com/watch?v=GUI5S27jM\\_w](http://www.youtube.com/watch?v=GUI5S27jM_w)
- **Ensure your electrical product** has a legitimate UL label:  
<http://www.goodhousekeeping.com/product-testing/from-the-lab-blog/new-ul-mark-check-for-safety>



## Managing Your Risks

### Physical fitness

I read an interesting news story the other day about a resident of a senior living facility who was injured in a fall. Her physician said one of the most important aspects of her recovery program is sticking with an exercise program.

Exercise is important for people of all ages, but proper physical activity makes a huge difference in your quality of life as you age.

As you know, people can get quite set in their ways as they age, and it might be up to the senior living facility they call home to push them in the right direction. Any exercise program is effective, but for long-term participation, you also need to make it fun.

Health and fitness professionals say programs for seniors must incorporate three exercise categories: endurance, resistance and flexibility/balance.

Endurance activities can include walking, biking, dancing or other activities that require moving aerobically. Resistance exercises help retain and build muscle and bone density, and various flexibility and balance routines aid in everyday activities.

An effective program doesn't require a room of expensive equipment. Rubber tubes with handles, light dumbbells and a large exercise ball are all that is needed to accomplish your goals. These can be found at any sporting goods store.

Another suggestion for success is to promote a group program; it makes it more enjoyable and adds a social aspect to the event. Be careful not to make the group too large though. Anything larger than 20 is difficult to monitor.

Most importantly, before you allow residents to join your exercise program, remember to review their health history and get approval from their physician.

**Richard J. Schaber, CPCU, CRM**  
Risk Control Manager



## seasonal spotlight

# fall

### Assure proper care levels with regular assessments

It's never easy to tell a resident or their family that the resident no longer meets the criteria for care at your facility. But if you wait until an injury forces the issue—either to keep beds filled or to avoid a challenging transition—you're putting both the resident and your facility at risk.

At Oakwood Village Continuing Care Retirement Communities in Madison, Wis., making sure a resident is receiving the correct level of care is a combination of resident education and ongoing assessments.

"There are inherent challenges in determining the right level of care from Day 1," said Keith VanLanduyt, marketing, public relations and admissions director at Oakwood. "We're relying on the resident—or a child who's helping find them a place—to be honest about their challenges and needs. They have to understand the importance of selecting the right care level."

"We try to create partnerships with our families and residents," said Michelle Godfrey, Oakwood Village West resident services director. "When people tour our facility, we take them through every care level and tell them what to expect there and what the admissions criteria are. Often, a person will come in thinking they need one care level and realize they need a different one because of the tour."

Education and assessment continue to be important tools after admittance. Working with an interdisciplinary team made up of staff, members of the University of Wisconsin School of Medicine and the public health department, Oakwood created two assessment tools to use in monitoring residents. One assesses fall risk, and another, called "Active Care," helps residents understand how their body will change as they age and things they can do to maintain their strength and agility.

"We want to help residents stay independent for as long as practical, and we also want them to play a role in recognizing when their needs change," VanLanduyt said.

The facility complements these tools with the Saint Louis University Mental Status (SLUMS) assessment. "Many doctors use the Mini Mental Status Exam to the point where some residents are so familiar with it that they can cheat the system," Godfrey said. "SLUMS assesses a wide range of areas, including the ability to problem solve and sequence."

The test is given as a base line for residents entering at the assisted living level or above, when there is indication of cognitive changes and sometimes in conjunction with another service, such as occupational therapy.

"A lot of facilities just try to deliver more care with their current staff, but that can be very dangerous, especially if there are physical safety issues, such as heavy lifting, or cognitive ones," Godfrey said.

To help ensure that a move takes place at the appropriate time, have residents sign an admission agreement that outlines admission/retention criteria and stick to it. "It's the only way to run a safe facility," Godfrey said.

# Q | a

## A Perspective

*An analysis of claims reported by Church Mutual's senior living facility customers is showing an increasing trend in water-related damages. Sewer backup, leaking sinks and toilets, frozen pipes and sprinkler system malfunctions are all causing serious issues all across the country. A regular schedule of preventive maintenance and a partnership with a skilled plumber can often prevent or at least reduce problems in this area. Risk Reporter recently spoke with Laura Ciriello-Benedict, a plumbing contractor with Ciriello Plumbing in Beech Grove, Ind., about effective ways to avoid plumbing problems.*



### **Risk Reporter: What is one of the most typical plumbing mistakes?**

**Laura Ciriello-Benedict:** Waiting until there's an emergency instead of being proactive. The average equipment life span isn't a secret—if you know, for instance, that your water heater is nearing the end of its life, start investigating good replacement options instead of waiting for a failure.

### **Risk Reporter: How can facilities prevent sewer backups?**

**Laura Ciriello-Benedict:** There can be a number of contributing factors. Drains are designed to be self-scouring—and this is done through the drain pitch and the size of the pipes—but if your pipes are oversized or undersized, you'll have problems with water flow. Grease is a common cause of backups—you'd be amazed at how many people dump grease right into the drain—and tree roots also can be a concern.

To address this problem, start with maintenance cleaning: how often depends on past history, and two to four times a year is very common. We typically do a mechanical cleaning—either with a cable or a hydro jet that uses water pressure to scour the pipe—rather than using chemicals. Tree roots can often be cleaned with a special root-cutting attachment.

### **Risk Reporter: What is the best way to detect you have leaks?**

**Laura Ciriello-Benedict:** Listen to your residents and your staff. They're the ones who will notice if there's a toilet that's running nonstop or mysterious moisture. And check if you have higher-than-normal water bills.

### **Risk Reporter: With cold weather just around the corner, what are some things facilities should be doing to prepare?**

**Laura Ciriello-Benedict:** Look for unheated areas around your facility and shut off water to those areas if possible. If you can't shut off the water, insulate the pipes and use a heat trace wire or water movement to keep them from freezing. This goes for pipes on outside walls too. Before the first freeze, remove the garden hoses from outside faucets so the water doesn't build up and burst the faucets.

### **Risk Reporter: What drives a plumbing maintenance schedule?**

**Laura Ciriello-Benedict:** Some things are required by law—like regularly scheduled backflow prevention certification—and some things will be driven by your past service records. If you know your kitchen drains have issues every four months, clean them every three months.

Your internal staff should be able to handle minor toilet repairs, resident room repairs and some level of drain cleaning.

It's critical that your staff knows where the shut-off valve is and that they exercise it at least once a year. Your staff should also know how to isolate different wings of the building so that an issue in one area doesn't turn into a facilitywide problem.

In this age of budget cuts, it's easy to expect more of your internal staff, but it's not always realistic. They're maintenance personnel, not trained plumbers.

■ **For more plumbing maintenance tips, go to:** [http://www.cirielloplumbing.com/maintenance\\_tips.html](http://www.cirielloplumbing.com/maintenance_tips.html)