



PREPARED FOR THE STPs MOBILIZER PROJECT

WHITE PAPER 3.1

BY THE BEVERLY FOUNDATION

PasRide: *A Pilot Low Cost/Low Maintenance STPs*

Part 1. Program Planning

The purpose of this paper is to describe the planning and design of a Supplemental Transportation for Program for seniors (STPs) that was developed and piloted in Pasadena, CA. Information is provided on the purpose and objectives of the program, a needs review that was conducted of the pilot site, the design features of the program, the process model that underlies the program, the risk management plan that was developed to control liability and exposure, and resources that were prepared in support of the program.

Purpose and Objectives

Discussions with groups and organizations across the country indicate that there is widespread recognition of the gaps in senior transportation. Even many “transportation-rich” communities with well-developed public and paratransit systems are not fully meeting the transportation needs of seniors.

The reality is that traditional forms of public and paratransit are not viable options for many seniors, especially those that are frail and in the advanced old ages. What these seniors say they need has been labeled by the Beverly Foundation as the “Five A’s” criteria of senior friendly transportation. According to these criteria, transportation for seniors must not only be available, but accessible, adaptable, acceptable and affordable.

The planning of the PasRide (Pasadena area Seniors Ride) STPs pilot was guided by the “Five A’s” criteria. The purpose and objectives of the project are described below.

Purpose. PasRide targets seniors aged 65 and older in the greater Pasadena area who have stopped or reduced driving and have difficulty using traditional forms of public and paratransit. It was designed as a “*volunteer friends*” senior transportation program. The underlying assumption of the program is that if seniors who need rides have something to offer friends and neighbors in return for those rides, not only will they be empowered to ask for rides, but friends and neighbors will be encouraged to provide them. The empowerment mechanism is travel reimbursement—it is the “something” that riders can offer drivers in return for rides.

The PasRide pilot was organized for several reasons:

- (1) there was an identified gap in transportation options for seniors who no longer drive and a need for senior friendly alternatives that meet the Five A’s criteria;

- (2) there was considerable information and data available that could guide the organization and implementation of a pilot;
- (3) two national foundations were interested in experimenting with and funding a new approach to senior transportation;
- (4) one of the foundations was well-positioned to organize and sponsor the pilot; and
- (5) a variety of organizations and professionals working with older adults had expressed interest in being involved with the pilot.

The Beverly Foundation assumed the commitment of being the organizer and sponsor of the pilot STPs. The plan was to transfer the program to a permanent site once it was operational. The Foundation has a national and local track record of developing pilot programs. Since there were many organizations in the pilot site that provided services to seniors, it was expected that one or several of these groups would want to adopt the pilot as an ongoing program for seniors in the community.

This approach resulted in a non-threatening message to local professionals and organizations in aging and transportation. Moreover, the program was a partnership with the community and embraced the involvement and support of interested organizations, agencies and groups that work with seniors and/or their caregivers. The success of the pilot would be determined not only by whether it could be sustained over time at a permanent site, but if the experience was documented to facilitate adaptation by other communities.

Objectives. The pilot had two primary objectives. First, to create a flexible service model that is low cost and low maintenance. Second, to create an adaptable process model that can be easily applied by any community or organization.

Previous work by the Beverly Foundation in senior transportation and model development indicated that while many organizations and groups around the country are committed to filling gaps in senior transportation, their efforts are compromised or thwarted by resource limitations. Discussions with these groups emphasized the need to develop a service delivery model that was low cost and low maintenance. In contrast to many formally structured senior transportation programs that are high cost, high maintenance, the pilot was developed to have a limited infrastructure and with minimum, if any, additional capital and human resource needs.

Moreover, to ensure its widespread usability, it was equally important that the model be flexible and easy to apply. Importantly, it was recognized that there is no one best model for providing senior transportation and that, to be effective and sustainable, a senior transportation program had to reflect and respond to the existing culture, needs and resources of a community. Consequently, the program that resulted from this project was not intended for replication, but rather for adaptation. Therefore, the process that underlyed the program's implementation was designed to be flexible and easy to implement.

In sum, the Beverly Foundation set out to develop a service model and a process model that would be widely appealing and adaptable by other organizations and groups in communities across the country.

Needs Review

From as early as when PasRide was conceived, the intent was to pilot the program in Pasadena, CA. As a result, the needs review departed from the traditional approach of a needs assessment and the information that is described here is descriptive rather than prescriptive.

Pasadena, CA was selected as the pilot site for implementing PasRide for several reasons. First and foremost, the Beverly Foundation is located in Pasadena. The Foundation had strong preexisting relationships with senior service providers in the community, was knowledgeable of the transportation needs and concerns of senior residents, and had a partnership network in place to support the implementation of the pilot. Second, even though the city and surrounding communities had a well-developed public and paratransit system, and may be considered by many standards to be transportation-rich, there was a recognized need for supplemental transportation that provides personalized services for seniors. In fact, this was one of the major recommendations for action included in Pasadena's Master Plan for Seniors. Also, results of focus groups that the Beverly Foundation conducted in Pasadena indicated that existing transportation options posed major barriers for many seniors. The focus groups examined an array of issues relating to the transportation concerns and needs of seniors and their caregivers in the greater Pasadena area. The findings indicated that frail, very old seniors (aged 85+) were especially at risk since their inability to use traditional alternatives prevented them from getting to essential services and compromised their ability to continue living independently in the community.

Demographic data for Pasadena were also examined to identify important patterns in the population. The data showed that trends in Pasadena parallel the nation as a whole. The city's population, which totaled 136,237 in the 2000 Census, is growing older. Over 15% of its residents are aged 60 and older. Over 12% of the senior population is aged 85 and above. Pasadena is an ethnically diverse community. The 2000 Census found 53.4% of Pasadenans are white, 33.4% are Latino, 14.4% are African-American, 10% are Asian or Pacific Islander, and about 17% are some other race. Also, 27.5% of the population is foreign born.

Pasadena is 23 square miles, with an average of nine residents per acre. The city, which includes 320 miles of streets, is located 10 miles northeast of downtown Los Angeles and is bordered by the San Gabriel mountains to the north and seven cities—La Canada Flintridge, South Pasadena, Arcadia, Sierra Madre, San Marino, Glendale, Los Angeles and unincorporated Altadena.



PasRide Design

The design and organization of the pilot was informed by the experience of senior transportation programs throughout the country and was developed in collaboration with local community partners to meet the needs of local seniors. Three tenets guided its development. First, it would be low cost, low maintenance. Second, it would be a “volunteer friends” program. Third, it would comply with the “Five A’s” criteria of senior friendly transportation that the Beverly Foundation identified in earlier

research. That is, it needed to not only be available, but accessible, acceptable, adaptable and affordable for seniors.

The initial design of PasRide included the following key features. It should be noted that once the pilot was implemented, refinements and enhancements were made in program design to better respond to local needs. A discussion of these changes is presented in Part II.

Program Sponsor. The Beverly Foundation was the sponsor of the pilot with the intention of finding a permanent home for the program by the conclusion of the project.

Affiliations. Local community groups, organizations and seniors were involved in the planning and organizing of the pilot in order to ensure that it reflects local needs and receives strong community support.

Rider Slots. One of the essential elements of the PasRide design was that it could be implemented quickly. To do this, it was important to spend a minimum amount of time screening seniors who could most benefit from receiving rides from the program. To accomplish this, community partners that service seniors were provided with a designated number of "slots" (usually about 5) that they could use to refer riders from their client or customer base that would benefit from participation in the pilot. The partner organizations essentially served as gatekeepers or screeners of riders since they were best positioned to identify seniors in need of transportation.

Rider Eligibility. Riders needed to be at least age 65 and live in Pasadena. They had to be referred by a service organization that knew them and thought that they could benefit from participation.

Purpose of Rides. Rides were available for any purpose--for essential trips to doctor's appointments and grocery shopping as well as to the fun things in life.

Service Territory. Rides were provided within the city limits of Pasadena.

Driver Selection. Riders recruited their own volunteer drivers, who could consist of friends, neighbors, family, church members or organizational volunteers. Any given rider could recruit one or more volunteer drivers. Drivers could live outside the city limits of Pasadena.

Escort Service. Drivers provided escort service where needed, and were available to address physical as well as emotional needs.

Trip Scheduling. Riders scheduled rides directly with their drivers.

Trip Availability. Rides were provided any day and any time that was mutually convenient for the rider and driver.

Service Type. In order to respond to the individual needs of riders, door-through-door and door-to-door service was provided.

Vehicle Fleet. Transportation was provided in the personal vehicles of volunteer drivers. No vehicles were purchased, leased or maintained by the sponsoring organization.

Fees. There were no fees charged for rides.

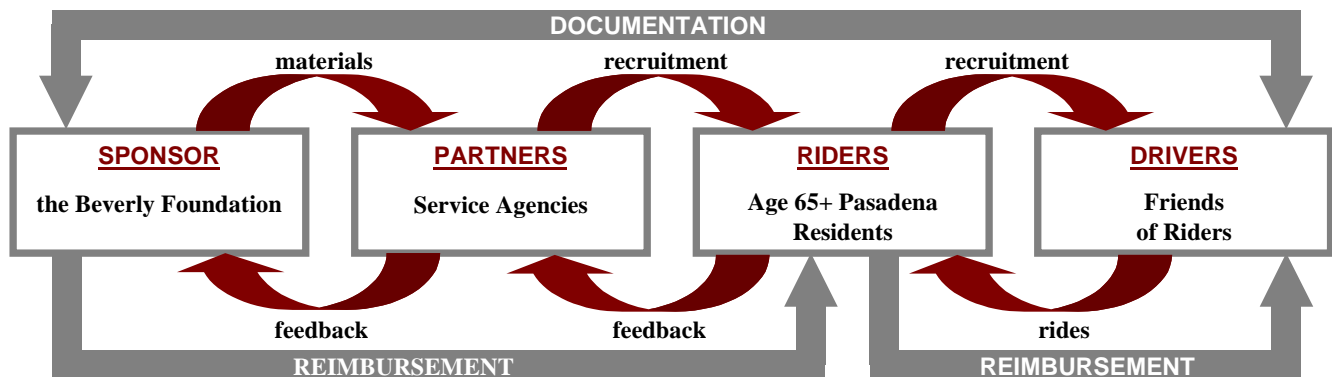
Travel Reimbursement. Riders received mileage reimbursement for their transportation, which they personally distributed to their drivers. Decisions regarding reimbursement were made in an effort to “empower” riders. The rationale was that if riders knew they could pay for their rides, if they knew they had something tangible to give back to their drivers, there would be a greater comfort level asking someone to be a volunteer driver. Also, riders would be less inclined to feel like a burden for having to rely on that person for their transportation.

Reimbursement Rate. Reimbursement was based on mileage traveled. The reimbursement rate was 30 cents per mile, up to a maximum monthly total of 40 miles or \$12.

Program Staff. The pilot was designed as a “volunteer friends” program and used volunteer drivers to provide rides. No new paid staff was required. Although the pilot required a significant amount of staff time for program and product development, its design was intended to require minimum administrative and staff support. Key activities that were necessary for program implementation related to acquiring insurance, registering riders and drivers, filing, inputting and managing data bases, reviewing reimbursement forms, preparing and sending reimbursement checks, meeting with groups, distributing promotional materials, and soliciting and distributing in-kind support.

PasRide Process

PasRide was designed for easy implementation and adaptation. The diagram below provides a schematic representation of the program process. The sequencing of steps is as follows:



Sponsor. The program is organized by a sponsor, which in the case of the pilot, was the Beverly Foundation.

Partners. The sponsor works very closely with community partners. These partners consist of local organizations, agencies and groups that provide services to seniors. They include health care facilities (e.g., doctor offices, hospitals, mental health clinics, treatment centers, rehabilitation providers), insurance providers (automobile and health insurance), senior centers, community centers, senior housing facilities, social service providers and faith based groups. The role of the partners is to not only help publicize the program but, importantly, since they work with seniors and have access to a client or membership base of older adults, they identify and refer people who could best benefit from participating in the program.

Riders. Once riders are referred and registered, they recruit their own drivers. The rider can ask anyone to be their volunteer driver and can even use multiple drivers. Volunteer drivers usually are friends, but also can be family members, neighbors or volunteers from the referring organization.

Once a volunteer driver(s) is identified and registered with the program, they coordinate trip scheduling directly with the rider. No interface occurs with the sponsor.

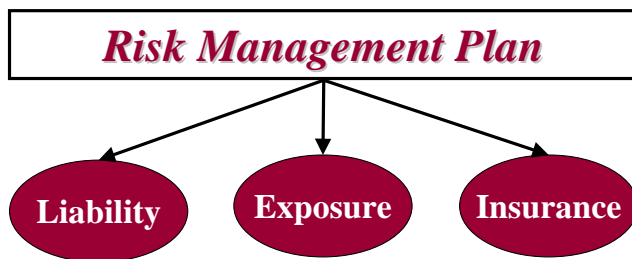
Drivers. Drivers transport riders in their personal vehicles. There are no sponsor provided vehicles available for transportation.

Feedback. Since riders continue to receive services from their referring agency, there are ongoing opportunities for a health or social service provider to inquire about the program or for the rider to offer feedback about the program. The referring partner provides this feedback to the sponsor. This is in addition to any formal or informal input that the sponsor may obtain directly from the riders and drivers.

Documentation. There is minimum program documentation. What documentation does exist is essential and relates to rider registration, driver screening, and monthly travel and reimbursement. (More details are provided below.)

Reimbursement. The sponsor provides funding to riders for reimbursing transportation expenses. The reimbursement is in the form of a check (in the name of the rider). Reimbursement is triggered by the submission of monthly reimbursement forms by riders which document their travel patterns. Riders cash and distribute the reimbursement to their driver(s).

Risk Management



One of the most important activities undertaken while planning PasRide related to risk management. Discussions with STPs across the country have indicated that regardless of whether the potential sponsor is a government agency, corporation or nonprofit, concerns about liability are of great importance and can be a major barrier to undertaking or even considering a program. In fact,

it is often *the* reason that many say they have not organized a senior transportation program, regardless of the community's need. True, the risk of liability exists since at some point someone could be injured or property may be damaged. However the potential impact of these threats can be minimized through effective management and control.

There are three major elements of risk management that were addressed in planning PasRide: liability, exposure and insurance. Each of these three elements were included in the program's risk management plan as described below.

Liability. Liability is "a legal obligation". "It is something owed to another; a handicap." There are practical and important reasons why organizations (and volunteer drivers) are concerned about liability. The driver can break something in the home of the rider or cause physical harm to the rider, for example. Adding a vehicle to the equation, only increases the opportunity for property damage or human injury.

Interestingly, research on community-based transportation programs indicate that they have an above average and, in fact, strong safety record. Nonetheless, concerns about liability need to be discussed.


When the Foundation consulted with insurance and legal sources about its potential liability, the advice was not in total agreement. What was clear was that there was risk of liability and the consequences to the sponsor of a transportation program can be greater when the organization has more assets. Importantly, there are ways to minimize the risk of liability by limiting exposure. Also, some of the risk can be financed by purchasing insurance. In other words, by controlling exposure and acquiring insurance, the threat of liability can be effectively and economically managed.

Exposure. Decisions on how to manage exposure for PasRide were guided by the input that the Beverly Foundation received from outside experts as well as by the goals of the pilot: that is, the intent to develop a low cost/low maintenance program that was easy to adapt by other communities. Four key safeguards were undertaken to limit exposure: riders recruited their own drivers; travel reimbursement was provided to riders; volunteer drivers were screened; and riders signed an agreement releasing the Foundation (as the sponsor) from legal liability in the event of injury or harm while being transported or escorted. Each of these safeguards are described below:

Rider Recruitment of Drivers. Riders were responsible for identifying and recruiting their own volunteer drivers. They were encouraged to select from their network of friends, neighbors and relatives that were dependable and with whom they felt comfortable receiving transportation. Importantly, by having riders recruit their own drivers from preexisting relations, it was expected that they would avoid selecting drivers who they knew or suspected had demonstrated driving problems and would pose a safety risk.

Travel Reimbursement to Riders. Other transportation programs that provide travel reimbursement usually provide the funds directly to volunteer drivers. For PasRide, as noted above, reimbursement was provided to riders, who in turn distributed the money to their volunteer driver(s). This was empowering for the rider but also positioned the Foundation in a “arms length” relationship with the driver. This was considered to help minimize the organization’s liability since the driver was not a volunteer of the organization but of the rider, and was reimbursed by the rider.

Driver Screening. One of the most common and straightforward methods that transportation providers use to help manage exposure is driver screening. The screening process that was developed for PasRide was developed in collaboration with Nonprofits’ Insurance Alliance of California (NIAC), the insurance company that the Foundation used to purchase insurance for PasRide (discussed below). As a condition for obtaining non-owned/hired auto coverage for the Foundation, volunteer drivers were required to sign a form verifying that they met certain basic qualifications, as identified below. For this purpose, a Driver Checklist was prepared that drivers initialed and signed indicating that they complied with the requirements. While specific driving performance standards were set forth by NIAC, there was no mandate to pull and review DMV records. Rather, driving history was based on self-reports (which eliminated the costs associated with motor vehicle record checks).

Driver Screening	
	Qualifications
	At least 18 years of age
	Valid driver license
	Minimum 2-years driving experience
	Valid automobile registration
	Personal automobile liability insurance
Driving Performance Requirements	
<u>Past 4 years</u> - No major violation or violation for driving with suspended license	
<u>Past 3 years</u> - No more than...	
...3 moving violations or 2 accidents or a combination of no more than 4 of above	
...4 violations for failure to appear, unlicensed driver or no proof of insurance	

In addition to completing the Checklist, each volunteer driver was required to provide a copy of their driver’s license, auto registration, and the declaration page of their auto insurance policy

(which indicates the limits of their coverage). The Foundation was required to safely file these documents, along with the Driver Checklist. A separate file was prepared for each driver and a list was maintained which identified riders, their volunteer drivers, and the referring service organization. The names of all volunteer drivers were forwarded to NIAC for their records as well.

Rider Agreement. Following the advice of legal counsel, a rider agreement was prepared that riders read and signed as part of the registration process. The agreement acknowledged that rider participation was voluntary and that the Foundation was released from legal responsibility in the event of injury or harm.

Insurance. The diagram below identifies the full insurance package that was acquired. The Foundation

<i>Annual Insurance Costs for PasRide</i>	
Coverage	Annual Cost
Organization – Commercial Liability (Non-owned/hired auto)	\$1610
Volunteers - Auto Liability	\$168^a
Accident	\$150
Personal Liability	\$100

^a In addition to coverage costs, there is an annual renewal membership fee of \$135.

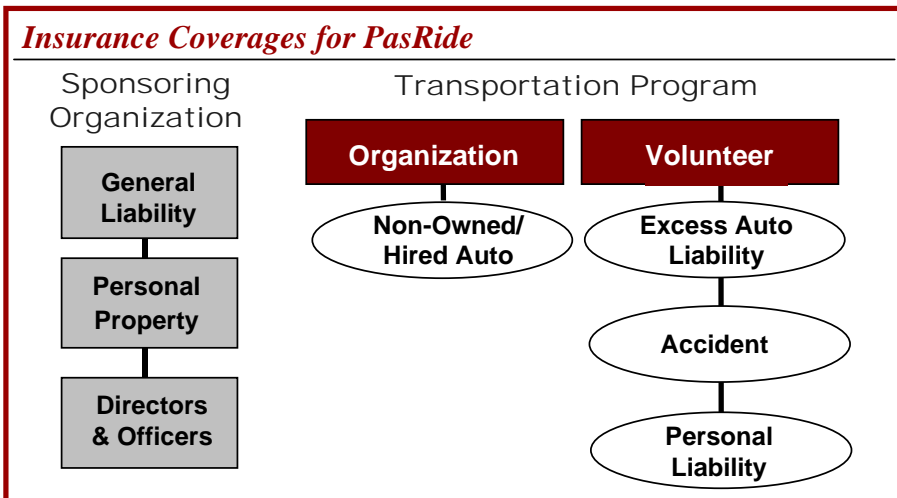
had preexisting insurance for commercial liability, personal property and directors and officers. With the addition of PasRide, coverage was obtained for non-owned/hired auto insurance for the organization (as part of the commercial liability policy) and for excess auto liability, accident, and personal liability insurance for volunteers.

Non-owned/hired auto coverage protects the sponsor when an employee or volunteer drives a personal vehicle on agency business. If the organization is held liable for the employee or volunteer’s actions involving their vehicle, the coverage is engaged after the limits of the individual’s personal auto insurance policy have been exhausted. Coverage was obtained for \$1 million per occurrence. (No incidents occurred during the pilot that warranted an insurance claim.)

Each volunteer driver that registered with PasRide also was covered by three lines of coverage:

- (1) Excess auto liability insurance, which was secondary to the volunteer’s personal auto policy and protected the driver from bodily injury or property damage claims arising out of their volunteer driving activities, up to a combined limit of \$500,000 per accident.
- (2) Accident insurance, which paid up to \$25,000 for medical expenses resulting from covered accidents.
- (3) Personal liability insurance for nonauto-related claims, which provided protection for an injury or property damage liability claim arising out of the volunteer’s duties, up to \$1 million per occurrence.

There are several options for financing insurance coverage, including obtaining insurance from commercial vendors, self



insuring or participating in an insurance pool. In the case of PasRide, a commercial liability policy which provided non-owned/ hired auto coverage was purchased through NIAC (Santa Cruz, CA), a liability insurance pool that was established exclusively for 501(c)(3) tax-exempt nonprofit organizations in California. Insurance for volunteer drivers was purchased from The CIMA Companies, Inc. (Alexandria, VA), a property/casualty and employee benefits broker. First year costs for the commercial liability policy with the non-owned hired auto coverage and the three volunteer driver plans totaled \$2163 (including an annual renewal membership fee of \$135 for CIMA).

Program Resources

A series of materials were prepared to facilitate program start-up and operations. Materials were reviewed by service partners, and were later refined, streamlined and augmented based on the implementation experience and additional feedback. All of the original materials, however, were retained to assist in mentoring shadow programs or to supplement current materials if needs change.

Initial program materials that were prepared included:

Participant Registration Kit. The participant kit consisted of separate information and registration packets for riders and drivers. The materials for riders included a: General Information fact sheet (frequently asked questions about PasRide), My To-Do List (registration steps), Tell Us About You (personal information survey), Tips for Recruiting a Volunteer Driver (suggestions for identifying a volunteer driver), Informing My Driver (requirements and registration steps for drivers), Mileage Reimbursement Form and Procedures (instructions for completing and submitting the monthly reimbursement request), and Rider Agreement (liability waiver). Materials for drivers included: General Information fact sheet (question and answer format), Volunteer Driver Job Description (roles and responsibilities), The First Step Toward Being a Volunteer Driver (registration steps), and Volunteer Driver Checklist (verifies compliance with NIAC's driver eligibility standards).

Service Partner Information Kit. A packet of materials was also prepared for service partners to introduce and acquaint them to PasRide and facilitate their efforts to identify and refer riders. Service partners received a Participant Registration Kit, a service area map, and two technical briefings called *Senior Snapshots* ("Practical Action in Aging", and "The STPs Solution") which provides background information on the Beverly Foundation and on the issue and importance of STPs.

Administrative Materials. A series of administrative materials were prepared. These included record keeping forms and documentation of internal procedures and processes. A communications log was prepared to track all contacts, meetings and presentations regarding PasRide (with riders, drivers, partners and others). Guidelines were prepared to clarify roles and responsibilities of service partners, and steps for verifying driver eligibility and retaining and filing necessary documentation.

Community Outreach. A script was prepared to guide program staff in follow-up contact with riders to facilitate registration. Also, model solicitation letters were prepared to invite local businesses to contribute in-kind donations that were distributed to volunteer drivers in recognition for their involvements and to riders to encourage quality of life trips.

Databases and Reporting

Even with a low cost/low maintenance program, it is important to collect data and maintain management information systems to help track and evaluate program progress and identify needed

refinements. Depending upon staffing and the availability of other resources, the data can be maintained manually or entered into a computerized database (e.g., Microsoft Excel or Access).

Data needs for the pilot were identified during the planning phase and the computerized data files were then created. For purposes of the pilot, three Excel databases were created:

Rider/Driver Database. This database linked riders and drivers, and included data on their demographics, travel patterns and reimbursement history. Specific data for riders included: name and contact information; referring service organization; date of registration; demographics (age, gender); type of transportation needs; daily and monthly number of trips, miles traveled, destinations and reimbursement levels. For drivers, data related to their name and contact information, demographics, relationship to rider, and the submission date of their registration materials (driver's license, vehicle registration, insurance declaration page and Driver Checklist).

In-Kind Contributions Database. PasRide generated considerable support from the local business community. Letters of request were sent to a variety of local establishments (e.g., restaurants, theatres, museums, concert halls) to request in-kind donations that could be shared with volunteer drivers in recognition of their contributions and with riders to encourage quality of life trips. The requests and outcomes were tracked. Data related to the name and type of business, type of contact(s), dates of initial request and follow-up contact(s), type and cash value of donation received, and name of recipient driver and/or rider.

Communications Database. All communications relating to PasRide were recorded. These included telephone correspondences, mailers, meetings and presentations that were made with service partners, riders, drivers, and local businesses and organizations. Dates, types, purposes and outcomes of contacts were maintained to ensure effective tracking and follow-up.

Conclusions

The planning of PasRide and preparation of start-up materials occurred between April and November 2001. Implementation of the program began in December 2001 when the first wave of rider and driver referrals was received. Rides began to be provided in January 2002 and were continued until June 2003 as part of the pilot. At that point, the program was transferred to a local senior service organization. YWCA of San Gabriel Valley - Intervale Senior Services became the permanent site for PasRide. YWCA - Intervale provides extensive nutrition and social services to seniors in the San Gabriel Valley and, as a program of the YWCA, has a stable base from which to sustain and expand PasRide.

The implementation experience of the PasRide paper is presented in a separate white paper (Part II).

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