# Risky Business III: Insurance for NEMT

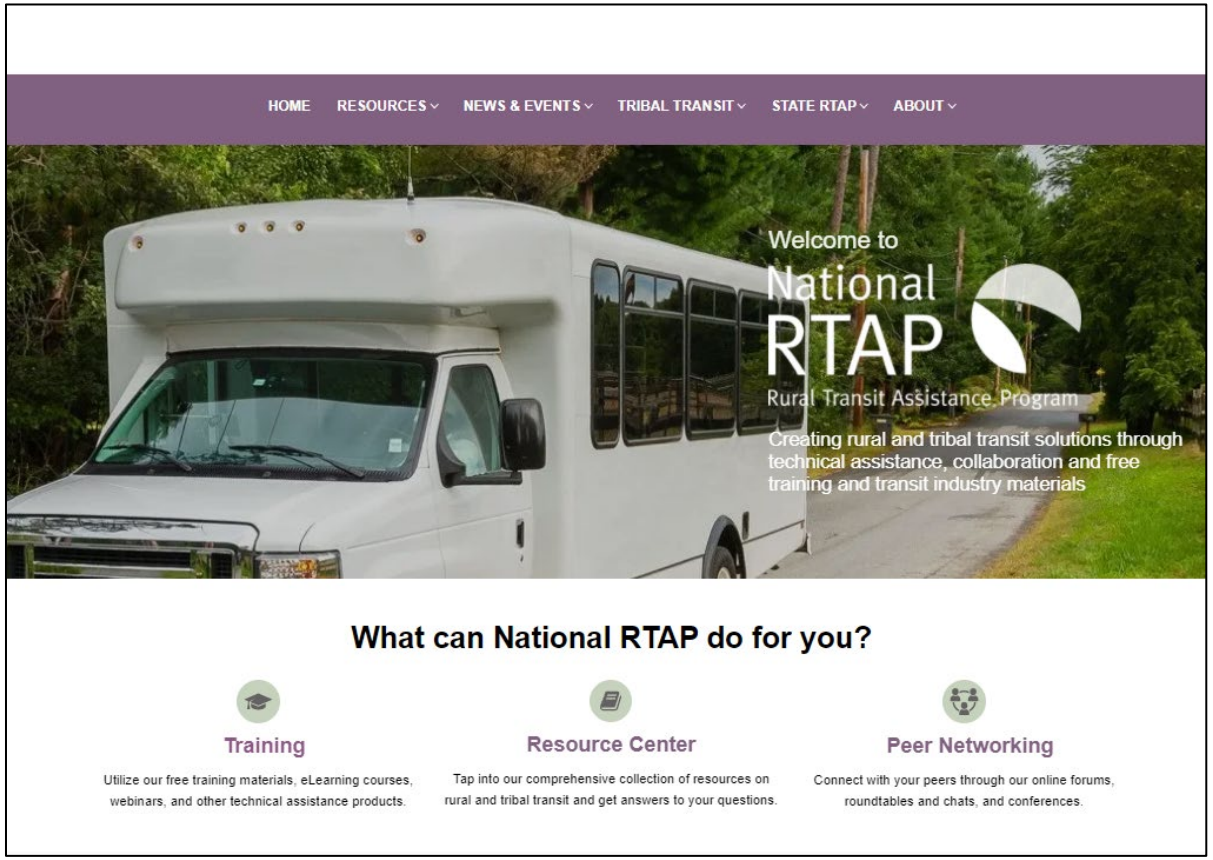
January 23, 2025, 11:00 AM - 12:00 PM ET

National RTAP
Rural Transit Assistance Program

FTA
U.S. Department of Transportation
Federal Transit Administration

# National Rural Transit Assistance Program

- Technical assistance center funded by FTA through the Section 5311 Program
- Provides free training materials and technical assistance to rural and tribal transit providers and State RTAPs
- Review Board – 14 State DOT and rural and tribal transit agency managers from across the country
- Learn more at [nationalrtap.org](nationalrtap.org)



# National RTAP Resources and Services

## Training

manuals, videos, slides, and eLearning for front-line staff and management

## Information

and best practices via tech briefs, toolkits, topic guides, articles, and news

## Technology Tools

for procurement, cost allocation, website building, and GTFS

## Peer Networking

and training via webinars, conferences, roundtables, and online forums

## Assistance

through reference services and tech support – bring us your questions!

# What is TACL?

TACL
TRANSPORTATION
Technical Assistance Coordination Library

http://transportation-tacl.org

The Transportation Technical Assistance Coordination Library (TACL) provides a sustainable methodology and platform for access and findability of rural and tribal transit coordination resources across a diverse range of transportation technical assistance centers and the Federal Transit Administration (FTA).

The FTA-funded technical assistance centers participating in this ongoing work are:

- National Aging and Disability Transportation Center (NADTC)
- National Center for Applied Transit Technology (N-CATT)
- National Center for Mobility Management (NCMM)
- National Rural Transit Assistance Program (National RTAP)
- Shared-Use Mobility Center (SUMC)
- Transit Workforce Center (TWC)

# Speakers

Peter Hicks
Executive Director
NEMTAC

Evan Chambers
Managing Director
Higginbotham

Phillip Wright
Corporate Risk Consultant
The Wright Risk Consultants

# WHO IS NEMTAC

- **Arizona-Based Non-Profit Corporation** (Established in 2018)
- **501(c)(3) Certified**
- **Accredited Standard Developer (ASD)** for NEMT through the
- **American National Standards Institute (ANSI)**
- **Accrediting Body** for Non-Emergency Medical Transportation (NEMT) Organizations
- **Certifying Body** for Individual NEMT Drivers
- **Host of National Industry Conferences**

*Dedicated to raising industry standards through best practices and educational initiatives.*

# NEMTAC Standards Development

*Advancing the NEMT Industry through Comprehensive Standards*

**Current Standards in Development:**

- **Driver Certification Standards**
  - Establishing uniform requirements for driver training, background checks, and certifications.
- **Vehicle Standards**
  - Defining safety, accessibility, and maintenance guidelines for NEMT vehicles.
- **Operational Excellence Standards**
  - Developing best practices for scheduling, dispatch, and customer service.
- **Technology & Data Standards**
  - Creating frameworks for interoperability, data security, and technology adoption.
- **Organizational Accreditation Standards**
  - Setting criteria for NEMT provider accreditation to ensure quality and consistency.

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Lead with Values and Value Leads.

# Help me with our Insurance Costs!

How to navigate expensive insurance premiums for NEMT operators

January 2025

By: Evan Chambers

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# Objective

| | |
|---|---|
| Why are NEMT rates so high? | I |
| What is affecting my rates? | II |
| How can I get the best rates? | III |

# Short Answer, Claims!

- **Rates are increasing for everyone**
- **Insurance companies continue to lose money insuring vehicles (all industries)**
- **When claims are high for any industry, premiums will increase for all**
- **NEMT claims are typically higher**
    - Passengers are often injured in every accident
    - Passengers are injured without an accident
    - Dealing with vulnerable population
- **Carriers pulling out of the industry**
- **More claims coming from start-ups**

# Main Factors

- **Claims**
- **Geographical Location**
  - States: FL, LA, CA, NY, NM, VA, MI, NJ, GA
- **Technology Usage (Cameras)**
- **Hiring Practices**
- **Training Practices**
- **Type of Transports (Ambulatory, Wheelchair, Stretcher)**

# Be Diligent

- Find an agent who specializes in NEMT
- Implement/Adhere to strict hiring guidelines
- Build a driving and patient securement training program
- Utilize technology (Telematics/Cameras)
- Inspect what you Expect

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**Lead with values and value leads.**

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# NEMT Insurance

# Speaker: Phillip Wright

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# Measures to Reduce Insurance Costs

| | |
|---|---|
| Hire | Hire the Right People |
| Develop | Develop a Great Safety Program |
| Choose | Choose the Right Broker/Agent |
| Be | Be Mindful of your Vehicles |

# Hire the Right People

| Choose | Check | Perform | Discipline |
| --- | --- | --- | --- |
| Choose Mature Drivers | Check MVRs Before Hiring | Perform Random Ride Alongs | Discipline and/or Praise When Opportunity Arises |

# Develop a Comprehensive Safety Program

- Specific Safety Manual and training requirements
- Install a good Camera system
- Invest time in monitoring driving behavior
- Cell Phone Policy
- Random Ride Alongs are beneficial
- Use Camera results for discipline and praise

# Choose the Right Agent –one who will:

- Understand your business – has NEMT experience
- NEMT Specialist will know available markets
- Make carriers aware of safety measures implemented
- Provide procedures for your Safety Manual
- Be able to sell YOU as the best NEMT operator

# Your Vehicles

Vehicle Maintenance Program

Report Vehicle and Driver Changes Immediately

Provide Adequate Training

(on equipment, lifts, tie-downs, etc.)

Do Quarterly Vehicle Review

Report Claims immediately and Download Camera Feed

# Q&A

# Upcoming National RTAP Events

**Intercity Transportation Update**
January 23, 2025, 2:00-3:30 PM ET

**A Cost Allocation Tool You Can Use!**
January 28, 2025, 2:00-3:00 PM ET

**What's New in the ADA Toolkit?**
February 6, 2025, 2:00-3:00 PM ET

**Books Discussion Group: The Lost Ticket**
February 20, 2025, 2:00-3:00 PM ET

**Digital Accessibility for Transportation Provides**
February 26, 2025, 2:00-3:00 PM ET

To register or to access recordings, slides, or summaries, go to:

nationalrtap.org/Training/Peer-Roundtables-and-Chats and nationalrtap.org/Webinars.

# Thank You

**National Rural Transit Assistance Program**

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Webinar Survey

National RTAP
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FTA

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