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## Volunteer Driver Programs

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Transportation for individuals who either cannot drive or cannot afford a car is a growing issue across Massachusetts. Many areas across the Commonwealth remain underserved by transportation. Setting up a volunteer driver program can be a cost-effective and flexible way to address the transportation needs in your community, especially for seniors. This brief highlights current volunteer driver programs that are working in Massachusetts and summarizes key considerations for organizations that are developing or implementing their own volunteer driver programs. Additional resources are listed at the end of this document.

Volunteer driver programs can save money for both organizations and consumers, and thus can increase the capacity of an organization to help people access transportation despite limited funds. Almost all volunteer driver programs provide transportation to individuals who are elderly and/or living with disabilities and charge little to no fee to the person using the service, which is particularly beneficial to people living on low incomes.

These programs can also provide social time and personal connection with a volunteer, which can make a big difference to the person who needs transportation. For example, the American Cancer Society runs a volunteer driver program called “Road to Recovery,” where most of the volunteer drivers are cancer survivors themselves. This allows for a personal touch – the cancer patient is being driven by someone who is familiar with what the patient is going through. Likewise, some volunteer driver program models encourage participants to find drivers from the participants’ own networks, allowing the passengers to be driven by someone they already know and trust.

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This is the second brief in the Massachusetts Community Transportation Series. This series is released by the MassMobility Project, which is funded by a Federal Transit Administration grant to the Massachusetts Executive Office of Health and Human Services’ Human Service Transportation Office.

Reference: Theadora Fisher. (2013) *Volunteer Driver Programs*. Executive Office of Health and Human Services’ Human Service Transportation Office, Quincy, MA.

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For additional briefs, resources, and information related to community transportation in Massachusetts, please visit [www.mass.gov/hst](http://www.mass.gov/hst).



## **Elements of Successful Volunteer Driver Programs**

The essential elements of running a volunteer driver program are scheduling, recruitment, volunteer screening, addressing liability concerns, and mileage reimbursement (if the program includes it). All of these functions are administered and coordinated by a host organization, or in some cases, depending on the history and structure of the program, these functions are split between a host organization and partner organizations. This section breaks out each function and gives some background on what each component consists of and what the various programs around the state are doing.

### ***Hosting***

Volunteer driver programs can be based out of senior services organizations, Councils on Aging (COAs), or medical advocacy groups such as the American Cancer Society, or can be run as stand-alone organizations. Models can vary in their structures. Generally, the host organization does the administrative work of running a Criminal Offender Records Information (CORI) check and a driving record check (through the Registry of Motor Vehicles) on the prospective volunteers and administering any mileage reimbursement or stipend.

In some cases, the administrative work of hosting a volunteer driver program is shared between more than one organization. In several cases, one organization coordinates some part of the program administration – by running CORI checks, distributing reimbursements, and handling insurance questions – while the other organization does the work of scheduling and coordinating the volunteers for the actual rides.

### ***Recruiting Volunteers***

Volunteer drivers come from a variety of backgrounds. Many programs in Massachusetts recruit through placing notices in the local newspaper, which will sometimes run them for free; through advertising for volunteers in the Council on Aging newsletter; or through

presentations to community groups. A newer strategy is to find volunteers through online recruitment tools such as RSVP (Retired Seniors Volunteer Program) or Idealist. Milestones and anniversaries are good moments to highlight volunteer driver programs and may also result in a longer article in a local paper about the service.

Many volunteer driver programs report that recruitment is an ongoing challenge. Programs are not always able to fulfill transportation requests due to lack of drivers. Passengers and drivers can contribute by recruiting volunteers organically through word-of-mouth. To support their volunteers, programs often address some of the challenges faced by volunteer drivers (such as the rising cost of gas and wear on one's vehicle) by offering mileage reimbursement or a small stipend to offset the cost to the volunteer. One program where the volunteers drive agency vehicles reports that they often recruit their drivers from a pool of retired police officers and firefighters.

For programs where the volunteer drivers are recruited by the person who needs transportation, program staff will provide coaching and support for an individual who needs a driver and is having difficulty finding a volunteer to drive them, but staff members do not recruit volunteers on seniors' behalf. These programs focus their efforts on recruiting passengers.

### ***Program Publicity***

Successful volunteer driver programs need both drivers and passengers. Passengers learn about volunteer driver programs through many avenues – a referral from another organization, word-of-mouth through their friends and families, organizational newsletters, and online resources. Finding passengers who need transportation can often be accomplished through the same methods as finding volunteers.

Whatever the type of program, it is helpful to have an up-to-date website where potential users of the volunteer driver service can find details about how to schedule a ride, who is eligible for the service, and whom to contact for more information. Up to date internet information is important because even if the passengers themselves do not look up information online, their friends and family members may prefer online resources.

### ***Scheduling***

Except for programs where the participants are responsible for finding their own driver, scheduling is an important part of volunteer driver programs and requires some dedicated staff time. The scheduler is the link between the person looking for a ride and the volunteer who provides it. When a person calls to schedule a ride, the scheduler collects information from the individual who is looking for transportation, including name, day and time of the requested trip, origin and destination, and contact information. Occasionally programs will also request contact information for the location the passenger is traveling to, particularly if it is a medical appointment. Then the scheduler will call the list of volunteers until one is found who can fulfill the

request. In some FISH programs (more details about FISH are on page 6), a staff member at the COA takes the request for transportation and hands it off to the volunteer coordinator, who then finds a volunteer to take the trip. In most programs, once the ride has been scheduled, the volunteer will then call the passenger directly to re-confirm either the night before or the day of the trip.

### ***Mileage Reimbursement***

Mileage reimbursement is a common component of a volunteer driver program when volunteers drive their own cars. In Massachusetts, reimbursement rates generally range from \$0.22/mile to \$0.55/mile. The mechanism for reimbursement varies by program. For example, one program gives the reimbursement funds to the passenger, who then reimburses the driver. Other programs have the volunteers submit their monthly totals and send them a check for the reimbursement. While mileage reimbursement may help with volunteer recruitment and retention, some successful programs do not reimburse their drivers, such as FISH or in-house volunteer driver programs run by some COAs. Organizations that do reimburse their drivers for mileage are frequently funded through various types of grants as well as through donations from passengers.

### ***Liability & Insurance***

Liability is one of the biggest perceived concerns when creating a volunteer driver program. No matter what an organization purchases in terms of liability insurance, drivers who use their automobiles in the course of volunteer service are covered by their own personal auto insurance policy first, with an organization's policy providing secondary coverage. For more

information about insuring community transportation programs, see our information brief on insurance (to be published Summer 2013).

Insurance and liability issues can seem daunting to an organization that is considering starting a volunteer driver program. When thinking about insuring a volunteer driver program, it is important to remember that anyone in Massachusetts who owns a car is required to purchase minimum insurance. This insurance covers the driver as well as the passenger in case of an accident. For this reason many volunteer driver programs do not find it necessary to purchase additional insurance, relying on the volunteer driver's personal insurance policy to cover any incidents. However, many different levels of insurance coverage are available for organizations that want to purchase it, and are not prohibitively expensive. This section goes over some of the basic types of insurance available to organizations.

#### **Volunteers driving agency vehicles**

Insurance coverage for organizations that own vehicles is available in Massachusetts under a "Commercial Auto Policy," which would cover both staff and volunteers when driving the organization's vehicles. This type of policy covers both sedans and vans; as long as the volunteer is qualified to drive the type of vehicle owned by the organization, the liability insurance is the same. If a volunteer will be driving a vehicle that holds more than 15 passengers, they will need to obtain a Class C license with a passenger endorsement.

Volunteers can be covered under the Commercial Auto Policy regardless of whether they receive mileage reimbursement or stipends, though organizations must distinguish clearly

between volunteers who receive stipends and regular employees when it comes to general liability insurance and workers' compensation.

#### **Volunteers driving their own vehicles**

Agencies can also purchase insurance to cover volunteers who use their own cars to drive agency consumers. In Massachusetts, the current required basic limits coverage includes 20/40 Bodily Injury Liability and \$5,000 for Property Damage Liability. This coverage is on the low side, so organizations and drivers are encouraged to purchase coverage over the state-required minimum. The cost to an organization to purchase basic minimum coverage for a volunteer driver is in the area of \$1 total for each volunteer, subject to a minimum premium of \$17 for Bodily Injury and \$4 for Property Damage.<sup>1</sup>

In Massachusetts, any driver who owns a car is required to register and insure that car in compliance with Massachusetts' mandatory minimum insurance limits (discussed above). If a volunteer driver is using their own car and gets into an accident during the course of service to the host organization, the volunteer's auto insurance policy will provide primary coverage. Coverage above the limits of the personal auto policy will be provided by the host organization's commercial auto policy, if it has one.

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<sup>1</sup> An endorsement (CA 99 34 12 93) is added to the policy giving the volunteer the same status as the insured under the policy. The pertinent language in the endorsement is: "Anyone volunteering services to you (the social service agency) is an insured while using a covered auto you don't own, hire or borrow to transport your clients or other persons in activities necessary to your business." This is the language that provides coverage to volunteers using their own vehicles (owned by the volunteer, not by the social service agency) in the social service agency's programs.

### Supplemental Liability

Agencies can purchase additional coverage for the individual liability of the volunteer, as opposed to the service agency's liability. The additional premium is \$0.50 per volunteer for bodily injury liability and \$0.50 per volunteer for property damage liability at basic limits, subject to a minimum premium of \$4 for Bodily Injury and \$2 for Property Damage.

### Screening Volunteers

One way for organizations to ensure safety and reduce liability is to screen and train their drivers. Massachusetts organizations usually run a Criminal Offender Record Information (CORI) search on any volunteer. In addition, we recommend that organizations request the driving records from the Massachusetts Registry of Motor Vehicles (RMV) for any volunteer who will be driving for the organization. For information on how to conduct a CORI check on a prospective volunteer or employee or request a driving record, see the document listed at the end of this brief titled **Screening Volunteers and Employees: CORI Checks and Driving Records**.

Some programs also put the drivers through a training. For example, the Road to Recovery program operated by the American Cancer Society offers training on patient sensitivity, as passengers are cancer patients. A list of driver training resources can be found in the document accompanying this brief titled **Driver Training Resources**. Another good practice when screening volunteers is to verify every driver's insurance before the volunteer is approved to start driving patients.

#### Insurance Best Practices:

- Conduct a CORI & RMV check on volunteers.
- Verify that the volunteer has a current and comprehensive auto insurance policy.
- Provide and require a basic road safety training or defensive driving course for volunteers.
- Purchase supplemental liability insurance for volunteer drivers.

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## Successful Programs ~ Community Profiles

This section highlights four programs that are currently operating in Massachusetts. Each program represents a different volunteer driver program model ranging from Friends in Service Helping, a very small, grass-roots organization which is almost entirely volunteer operated, to Northern Essex Elder Transport, a stand-alone organization with a paid staff member.

### FISH

*FISH stands for either "Friends in Service Helping" or "Friends in Service Here."*

FISH is a network of loosely organized, all-volunteer groups both across the country and internationally. It is decentralized and has little structure; each

chapter organizes itself and decides what its charitable purposes will be. Chapters vary widely in their focus, with some providing meals on wheels or offering food banks, emergency assistance, homeless shelters, and volunteer driving services. In Massachusetts, volunteer driving, particularly to medical appointments, is the main focus of FISH groups.

Many towns across Massachusetts have FISH groups that partner with their local COAs to provide medical transportation to facilities in town and occasionally long-distance destinations as well. FISH volunteers do not get reimbursed for mileage. The approach to scheduling differs among various FISH-COA partnerships; some COAs try to fill the transportation request with their own vans before turning to a volunteer, and others first try to find a volunteer before scheduling the trip with a COA van. There are too many individual FISH programs to list here, but the list of resources at the end of this document has links to some brochures produced by active FISH chapters in Massachusetts. The first FISH chapter in the United States was in West Springfield, where the group is still giving rides to members of the community.

### **Millbury Council on Aging**

*The Millbury Council on Aging runs a transportation program that takes seniors and individuals with disabilities anywhere within a one-town radius of Millbury. For more information, call the Council on Aging at (508) 865-9154.*

The Millbury Council on Aging runs a transportation program through The Friends of Millbury Seniors, Inc. This program uses a model where volunteer drivers do not drive their own vehicles, but instead drive vehicles that are owned by the Friends group. Millbury is an unusual example because the non-profit Friends group owns and insures the vehicles that the COA uses for its transportation program. Volunteer drivers are recruited from residents in the area, often retired police and fire personnel. The Friends group purchases an inexpensive supplemental liability insurance policy in addition to their commercial vehicle policy to ensure that their volunteers and

passengers will be covered in case of an accident.

### **Northern Essex Elder Transport (NEET)**

*NEET is located at 100 Main St. Amesbury, MA 01913. Phone: (978) 388-7474 or email [Drive4NEET@verizon.net](mailto:Drive4NEET@verizon.net). A non-profit since 1981, this volunteer program serves the elderly in fourteen Merrimack Valley communities through the local COAs. NEET has won many awards and grants over the years and recently received a foundation grant for volunteer driver mileage reimbursements.*

This program is a regional model. NEET has a memorandum of understanding with each COA in its service area, and each COA pays a fee to participate in NEET. This fee is proportional to the number of people NEET serves in each town. NEET uses these fees to cover administrative costs. Each driver goes through a CORI check and also supplies personal references before being approved to start driving. NEET purchases volunteer supplemental liability insurance to cover the volunteer drivers.

Each participating COA is responsible for maintaining its own pool of drivers and scheduling rides. NEET and the COAs share responsibility for recruiting drivers. In addition, NEET and the COAs share marketing and outreach responsibilities. For example, the director of NEET visits participating COAs and does presentations that aim to recruit drivers and promote use of the service. NEET handles the mileage reimbursement for the drivers. Funding for this program comes from the Massachusetts Executive Office of Elder Affairs, donations, and grants.

NEET has existed for over 30 years. When it was first founded in the early 1980s, NEET was the only transportation service available because the COAs did not have their own vans. Over the years the landscape has changed for community transportation in Massachusetts; all of the participating COAs now have their own vans and transportation systems, but NEET still serves a useful purpose, since COAs can focus more on wheelchair-accessible transportation in their vans while NEET takes care of other transportation requests.

### **TRIP Metro North**

*Hosted by Mystic Valley Elder Services, TRIP Metro North is a program where the drivers are recruited by seniors themselves. To learn more or apply for the program, call (781) 324-7705. The program is based in Malden.*

TRIP stands for “Transportation Reimbursement and Information Project”. All rides are negotiated between the rider and the driver. There are no limits on what kinds of destinations are allowed; they can range from medical appointments to social engagements to church services. Each participant in the program has a

maximum amount of mileage per month that will be reimbursed, but these restrictions can sometimes be flexible if an individual has an emergency that creates a need for extra trips in a given month. Run by Mystic Valley Elder Services (MVES), TRIP Metro North is currently grant-funded.

When MVES was first looking for a model for their volunteer driver program, they found the TRIP model, which is a successful program which originated in Riverside, California and has been replicated in other parts of the country. MVES chose this model because it fit with the value of person-centered care by putting the person who needs transportation in control of finding a volunteer. Participants in TRIP Metro North also receive the mileage reimbursements for the trips they take, so they can personally reimburse the drivers for the rides. As the materials for the original TRIP program were created several years ago and were specifically for their California community, MVES invested some time in updating and adapting the materials for Massachusetts.

### **Getting Started**

Volunteer driver programs can be a vital link in any transportation program, serving seniors and others who have difficulty finding transportation and providing access to community resources. If your organization is thinking of starting a volunteer driver program, here are some steps to consider.

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#### **1) Assess the need:**

- Are there individuals in your community who would benefit from access to a volunteer driver program?
- Is there an organization that could host?
- What other volunteer programs exist in the community?
- What other transportation resources are available?

**2) Look at different models**

- Some can be purchased or adopted and implemented, such as FISH or TRIP. Another national model that is available is ITN, a franchise approach to volunteer transportation. Member organizations pay a start-up cost as well as yearly licensing fees. ITN*GreaterBoston* is currently the only franchise that exists in Massachusetts.
- Consider whether the organization will use or acquire agency vehicles or rely on volunteers to use their own vehicles.

**3) Explore insurance options with an insurance agent.**

- Consider supplemental liability insurance as well as a commercial auto policy

**4) Look for sources of volunteers**

- Idealist: [www.idealists.org](http://www.idealists.org)
- RSVP: [www.seniorcorps.gov/about/programs/rsvp.asp](http://www.seniorcorps.gov/about/programs/rsvp.asp)
- Local community groups
- Consider how you will select and train your volunteers

## List of Resources for Volunteer Driver Programs

### Massachusetts-focused Resources from the HST Office:

- For more information and links to existing volunteer programs in your area, visit [www.mass.gov/eohhs/provider/guidelines-resources/services-planning/hst/mobility-manage/recommended-practices/volunteer-driver-programs.html](http://www.mass.gov/eohhs/provider/guidelines-resources/services-planning/hst/mobility-manage/recommended-practices/volunteer-driver-programs.html)
- The following resources are available on our reports page (<http://www.mass.gov/eohhs/gov/commissions-and-initiatives/hst/annual-reports.html>):
  - **Screening Volunteers and Employees: CORI Checks and Driving Records**
  - **Driver Training Resources**

### FISH:

- Some FISH groups have information available online.
  - Concord, MA Transportation Resource page: [www.concordma.gov/pages/concordma\\_news/I00D10439](http://www.concordma.gov/pages/concordma_news/I00D10439) (FISH is listed in the fourth paragraph)
  - Mattapoissett FISH Program: [www.mattapoissett.net/Pages/MattapoissettMA\\_COA/Fish](http://www.mattapoissett.net/Pages/MattapoissettMA_COA/Fish)
  - Sudbury FISH Brochure: [www.sudbury.ma.us/documents/download.asp?id=5393](http://www.sudbury.ma.us/documents/download.asp?id=5393)
  - Wayland FISH: [www.wayland.ma.us/Pages/WaylandMA\\_COA/fish](http://www.wayland.ma.us/Pages/WaylandMA_COA/fish)

### Community Transportation Association of America (CTAA)

- CTAA has a comprehensive list of resources on their Volunteer Driver page: [web1.ctaa.org/webmodules/webarticles/anmviewer.asp?a=776&z=5](http://web1.ctaa.org/webmodules/webarticles/anmviewer.asp?a=776&z=5)

### TRIP Program:

- [www.triptrans.org/](http://www.triptrans.org/)

### ITN Program:

- [itnamerica.org/](http://itnamerica.org/)

### CIMA:

- This company provides insurance coverage for volunteers nation-wide. They are a source of inexpensive liability insurance for volunteer drivers: <http://www.cimaworld.com/nonprofits/>