



Papa: Prioritizing Trust and Safety in Companion Care

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Opening remarks

From Papa's Founder and CEO

When Papa was founded in 2017, we started with a simple idea:

Human connection is the answer to improving our health.

We built a platform to pair older adults, like my grandfather, other underserved populations, and families with their own companions—called Papa Pals—who provide companionship, in-home assistance with everyday tasks, and transportation for things like running errands and doctor's appointments.

The need was larger than we could have ever anticipated. So, we worked swiftly and diligently to make human help accessible to as many people in need as possible. We built a sophisticated model that has put Papa Pals in the homes of members across more than 7,300 cities. In doing so, we became the nation's first scalable, in-person connectivity platform.

Papa grew fast to get here and at times, we soared beyond our own expectations. We haven't always gotten it right, but we've made it our mission to learn from every experience we have and to continually improve to best achieve our vision of a world where no one has to go it alone.

You see, the critical services we provide come with inherent risks. Papa is made up of everyday people, after all—our Papa Pals, our members, and our team. People aren't perfect and doing this work at scale certainly isn't easy, but at a time when much of our society is missing the social support they need, **people cannot be replaced.**

From the beginning, we built Papa to last and we are doing everything we can to plan for the Papa of the future. This means continually evolving the safety measures on our platform, because even though more than 99.8% of Papa visits go without a member- or Papa Pal-reported safety incident, even one is too many.

Over the past year and a half, we have implemented more than 30 initiatives, outlined in our [2023 Trust & Safety Roadmap](#), that further improve the security of our members and Papa Pals. I'm proud and invigorated by the improvements we've made to ensure the highest-quality experience via the safest companion care platform on the market.

Yet, this work is never complete. Our community's safety needs will inevitably evolve along with our platform and society at large, and we're committed to continuing to adapt to ensure our policies, learning programs, and protocols remain state of the art.

We are creating best-in-class Trust & Safety practices for our platform and community—and for the caregiving and platform economies at large—because the health and social challenges facing Americans today are too large for any one organization to tackle alone.

Our human-centered solutions and commitment to safety have set a gold standard, and by sharing our journey and learnings, we aim to inspire and empower others to safely and responsibly join us in building a world where no one has to go it alone.

The only way we'll achieve our big mission is together.



Andrew Parker
Founder & CEO

Executive summary

Papa created a new kind of care, built on human connection.

Its platform connects older adults, other underserved populations, and families to Papa Pals, compassionate caregivers who provide companionship and assistance with the non-medical needs that disproportionately drive health outcomes.

Papa Pals support needs like transportation, grocery shopping and errands, help around the house, and of course, social interaction. By enabling Papa Pals to assist members on a flexible basis, Papa has leveraged the benefits of a platform-based model to fill a major gap in the healthcare system, a gap that is widening as inequities grow and caregivers and social support networks dwindle.

This innovative approach has delivered enormous benefits, meeting the needs of Americans nationwide, and in the process, improving their health and quality of life, reducing emergency department visits, hospitalizations, and medical costs for U.S. health plans.

The growth of the service inevitably brought challenges. Some of these were common to all people-centric services, others were more specific to the particular demographics of the communities Papa serves and the Papa Pals providing care for those communities. Recognizing its responsibility to both, Papa embarked on a journey to enhance its framework, evaluating opportunities to improve safety across its end-to-end service and enabling its Papa Pals to continue providing vital care effectively and safely at scale.

Over the last year, Papa has implemented dozens of critical initiatives to prioritize and protect both Papa Pals and the communities they serve, including the appointment of a senior Trust & Safety (T&S) leader to oversee this work. Embedding trust and safety into the core of the company's operations and mission, Papa has developed a leading T&S program and gained knowledge that in-person care and connectivity platforms across the globe can learn from.

This report outlines that journey: what was at stake, learnings along the way, what Papa implemented, and how these efforts can help shape the standard for organizations and marketplaces that facilitate thousands of human interactions daily.



Why this matters

Papa's vision is to create a world where no one has to go at it alone.

The company achieves this by making meaningful human connection accessible, while always prioritizing safety on its platform.

Everything at Papa starts with the member-Pal relationship. Every time a Papa Pal interacts with an individual within the community they serve, they have the opportunity to create connections that reduce feelings of isolation or loneliness and address disparities. But if these interactions are unsafe, whether through the actions of Papa Pals or others receiving Papa's services, Papa falls short of its core mission.

This matters at any scale, but especially now that the American population is aging at record pace: More than 55 million adults aged 65 and older live in the U.S., a population expected to double by 2060.¹ Loved ones caring for them are experiencing significant levels of burnout, stress, anxiety, and depression², while a forecasted shortage of 355,000 paid caregivers by 2040 is likely to exacerbate the issue.³ By providing affordable and flexible care to this population, Papa aims to alleviate the effects of loneliness, isolation, and other unmet social needs, while providing vital respite for family caregivers.



As the nation's first end-to-end human care network addressing social drivers of health, Papa is in the vanguard. While it remains uniquely positioned to help solve this national problem, Papa has also been amongst the first to experience the challenges of doing so at scale.

Papa has proven its novel approach has the desired impact, with clear value for those receiving and dispensing care. A growing body of evidence validates Papa's ability to significantly improve the quality of life of its members, drive purpose among its Papa Pals, bring peace of mind to family caregivers near and far, and change how people use the healthcare system. Insurance claims data from over 2,300 Medicare Advantage members, analyzed by a national actuary firm in 2024, shows individuals using Papa's services experienced a 9% reduction in medical costs, an 18% reduction in inpatient hospital admissions, and a 22% reduction in skilled nursing facility use.⁴ These changes in healthcare utilization demonstrate health improvements for members and benefit health plans and the system at large, emphasizing the robust value proposition of Papa's services and business model within the broader healthcare ecosystem.

To ensure this vital work continues, however, that work must take place safely.



Papa in Practice

Member Doris K. uses a wheelchair and spends most of her days at home without family or friends nearby. She has been having a hard time keeping her house clean, and when she goes out, she struggles getting her wheelchair in and out of the car. For years she tried to get help from her insurance or the state, so when she found out she qualified for a Papa Pal, "it was a blessing," she said. "Papa has kind of saved me. Now I have somebody to help me go to my appointments. I've got somebody to help me clean my house. I've got somebody to talk to. **It just took so much pressure off my shoulders. I'm finally feeling like myself again.**"

Placing trust and safety at the heart of Papa

The personal and often remote nature of one-on-one in-home services has the potential to create conditions for certain trust and safety issues.

In 2021, the U.S. Centers for Disease Control and Prevention (CDC) outlined risks for exposure to workplace violence amongst traditional home healthcare workers. For example, the CDC revealed that as many as 41% of traditional home healthcare workers reported sexual harassment, and up to 44% have reported being physically assaulted.⁵

Fortunately, safety incidents at Papa are rare: Today, greater than 99.8% of visits go without a Papa Pal- or member-reported safety complaint. However, even one incident is too many, which is why trust and safety must be paramount in all aspects of the company’s operations.

In early 2023, Papa engaged Robert Chesnut, a world-class Trust & Safety expert, to conduct an end-to-end review of the Papa platform. He identified areas for improvement, which were proactively published in a [Trust & Safety Roadmap](#), including augmenting T&S expertise within the organization, appointing a Head of T&S leader, and establishing an external T&S Advisory Board, among other enhancements. Shared Advisory was subsequently engaged to provide a service that could cover the breadth of the roadmap by providing access to a curated panel of global experts to review the underlying strategy alongside Papa’s internal process documentation, and in turn, produce this report.

Following the roadmap’s production, Papa organized company-wide T&S programmatic activities into the following three pillars:



Prevent

Preventing issues upstream through vetting and education



Support

Helping its community feel safe and supported during visits



Act

Taking action against violations of its policies and standards

Papa’s program activities across the three pillars, including early data on their impact, are described in the following section.

Prevent



This pillar focuses on mechanisms designed to prevent or deter the occurrence of harm or danger.

Much of this pillar focuses on carefully vetting and educating Papa Pals prior to granting them access to the Papa platform. Papa Pals live in the same communities as the members they serve and apply for the position on Papa’s website or through its mobile app. Fewer than a third of Papa Pals who apply make it through the process and are approved. While neither professional nor personal caregiving experience is required, applicants with relevant experience are encouraged, and nearly half of all Papa Pals have some form of caregiving experience.

Practices under this pillar include:

Improved background and Motor Vehicle Record (MVR) checks

Papa conducts background checks for all Papa Pals prior to their acceptance on the platform, in full compliance with legal requirements and as thorough as allowable by law. Papa maintains a highly comprehensive adjudication matrix. The essential components of Papa’s background screening process includes:

- Basic Information Checks
- County Criminal Checks
- Federal Criminal Checks
- National Criminal Checks
- Motor Vehicle Record Checks
- Global Watchlist Checks, including OIG, GSA, SAM
- State Medicaid Sanctioned Provider List Checks
- National Sex Offender Registry Checks

In addition to standard automated procedures, various anomalies will trigger a manual compliance review of the background check results by qualified experts. Papa also conducts annual re-checks, in addition to continuous criminal and MVR monitoring, as allowable by law, of all active Papa Pals to ensure Papa is notified of any disqualifying offenses that may occur in between annual screenings. Confirmed, prospective, or pending flags may result in removal from the platform.

Papa Pal identity verification

A world-class standard similar to that used by the Transportation Security Administration (TSA) matches a prospective Papa Pal’s driver’s license to a self-taken photograph in real time to verify the prospect’s identity.

Papa Pal assessments

Prospective Papa Pals complete a series of behavioral questions to identify desired Papa Pal traits such as kindness, reliability, a desire to help others, and a commitment to safety. Initially automated, this assessment process was brought in-house in October 2024, where T&S Specialists now personally review responses, advancing only candidates who demonstrate these qualities.

Vehicle safety standards

Papa Pals must attest their vehicle is less than 16 years old and meet Papa's specific safety standards, which are outlined in its Transportation and Vehicle Safety Policy and the broader [Papa Pal Agreement](#) that all Papa Pals agree to as a condition of their use of the platform, as well as in Papa Pal Central, an online information hub for Papa Pals. These standards include:

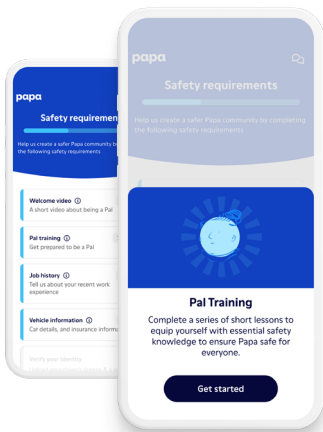
- **Good condition:** The vehicle must be in good operational condition with no cosmetic damage, with all tires, brakes, and lighting fully functional.
- **Factory-installed seating:** The vehicle must have five factory-installed seats with functioning seat belts.
- **Climate control:** All windows must be in working condition and both air conditioning and heating systems must be fully operational.
- **Vehicle type restrictions:** No taxi cabs, government cars, commercial vehicles, commercial-branded vehicles, or other marked vehicles are permitted.
- **Aftermarket modifications:** No aftermarket seating modifications, such as installed seats, seat belts, or BedRyder systems, are allowed.
- **Cleanliness and hygiene:** The vehicle interior must be kept clean to ensure a comfortable ride for all passengers and should be sanitized regularly.
- **Mobile device safety:** Papa Pals should always operate their smartphone, including any phones with the Papa Pal app, in a safe manner, consistent with local and state laws.
- **Insurance requirement and change notification:** Papa Pals are required to maintain valid and appropriate insurance and are required to provide proof of insurance as part of their onboarding process. Papa Pals must promptly notify Papa of any changes in their insurance status or policy, including but not limited to lapses, renewals, or changes in coverage. Their insurance must meet or exceed the standards set forth by state law.

Essential customized Papa Pal learning program

As part of onboarding prior to gaining access to Papa’s platform, Papa Pals complete an expanded, custom-made learning program. Developed in partnership with [The Purple Method](#), these informational sessions include videos, example scenarios, and knowledge checks on interacting with people of other generations; safety expectations, including components related to sexual and other workplace harassment; cultural sensitivity; and how to respond to and report difficult situations.

Papa Pals also undergo essential regulatory training that ensures compliance with both Papa’s health plan clients and obligations set forth by the Centers for Medicare & Medicaid Services (CMS).

Following the introduction of this new learning program, 99.7% of Papa Pal applicants reported feeling prepared for their first visits after completing the onboarding process.



Ongoing Papa Pal education

Once accepted onto Papa’s platform, Papa Pals receive ongoing education, including a cascade of information sent via email before and after their first visit to best prepare them for the job. Papa Pals also receive monthly educational newsletters and are encouraged to regularly visit, bookmark, and review Papa’s continually updated information hub, [Papa Pal Central](#). This one-stop information center offers general information, educational guides, videos, and best practices to effectively support members.

Since its debut in May 2023, Papa Pal Central has been visited over 125,000 times.

Member education program

During a member enrollment call, agents educate eligible members on Papa’s service scope and prepare them for what to expect on a visit with a Papa Pal (particularly the task types that Papa Pals can and cannot perform).

Members are also provided with safety guidelines and maintain access to an array of safety and educational information in a [member information hub on Papa’s website](#). This hub contains comprehensive information about the Papa benefit, including preparing for a Papa Pal’s first visit, understanding what Papa Pals can and cannot help with, and the actions Papa takes to keep members safe. This resource center is accessible online at any time and is prominently displayed throughout a member’s journey, including in a new online member portal.

Members also have ongoing access to call center agents and are actively encouraged to provide feedback, periodically and after each visit with a Papa Pal. **On average, members rate their Papa Pals a 4.8 out of 5.** If for any reason, members feel a Papa Pal is not the right fit for their needs or if they’ve had a negative experience, they can request to not see that Papa Pal again. In these instances, Papa will block the Papa Pal’s ability to view and accept any visits from that member in the future and if warranted, may investigate the situation further.

Case Study

Creating tailor-made learning materials to better prepare Papa Pals for the job at hand

Papa's customized learning programs educate Papa Pals before their first visit, detailing what to expect from Papa's members, as well as providing tips and strategies for how to handle various situations that might arise.

For example, its custom-made learning program addresses the topic of consent, and that certain tasks, such as bathing, are explicitly prohibited, even if all parties consent to the activity. The process includes a hypothetical case study involving a member who needs help around the house due to a recent neck injury. In this hypothetical case, the member asks the Papa Pal to give him a neck massage, explaining that his doctor advised it could help relieve pain and that previous Papa Pals have willingly performed the task. The tutorials instruct Papa Pals to inform the member that they are not trained nor approved for this type of task, but that they will notify Papa Support about his request. This guidance helps the Papa Pal navigate and avoid a potentially unsafe situation ideally before it occurs and/or to handle the situation safely in the moment.



Papa in Practice

Papa Pal Ida applies the knowledge she gained caring for her grandmother to her work as a Papa Pal, helping her Papa members understand and navigate the resources available to them and making sure they get the support they need. In her two years as a Papa Pal, Ida has helped members obtain food assistance and home health aides, regain access to heat and hot water, and even secure safer living conditions. "I'd be taking care of my grandmother if she was alive, so I'm going to take care of someone else's grandmother. That's how I see it," she said, adding: **"It takes only a moment to have compassion and Papa helps us to spread it."**

Support



This pillar focuses on mechanisms designed to support Papa Pals and members in delivering and receiving services in a safe manner.

This includes:

Papa Pal ID badge

Papa Pals can access a digital “badge” in the Papa Pal app that displays essential, timely information so members can easily and quickly confirm their Papa Pal’s identity before inviting them inside their home. The badge includes the Papa Pal’s and member’s names and allows the Pal to call the member’s phone number on file directly from the Papa Pal app for an added layer of security.



Masked phone numbers

Masked, or proxy, phone numbers are permanent, unique phone numbers assigned to each member-Pal pair for communication related to Papa visits, with the ability to disconnect anytime and for any reason. These numbers act as a bridge, ensuring that personal phone numbers remain private, and are seamlessly integrated within the Papa Pal app so they are easy to use without training. Currently, Papa masks phone numbers when calling, with masked text messages slated for future development.

Since this feature was implemented in March 2024, over 468,000 masked calls have been made.

Real-time emergency support

Papa Pals have access to an emergency assistance feature directly within the Papa Pal app. With a single click, Papa Pals can request immediate help from trained emergency operators during a visit. Use of this feature is recommended for situations in which a Papa Pal feels unsafe, a member requires assistance, when calling 911 may not be feasible or it is unclear if calling 911 is necessary. While usage is fortunately low, the average speed with which a Papa Pal gains access to an emergency operator is 15 seconds from pushing the button. From there, if deemed necessary, the emergency operator can then contact an ambulance, police, or other emergency services on the Papa Pal’s behalf, while remaining on the phone and tracking the Papa Pal’s location to facilitate and coordinate emergency dispatch.

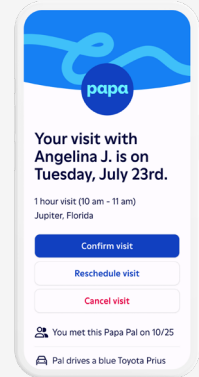
Location tracking and geofencing technology

Using GPS technology in the Papa Pal app, Papa actively monitors each visit as it takes place. Papa reviews instances that may violate standards or seem irregular, such as visits lasting longer than expected or transportation that was not requested or reported. All incidents are thoroughly investigated and may lead to disciplinary action, which can range from education to removal from the platform entirely.

Online member portal

Mirroring the Papa Pal app, Papa’s online member portal hosts a collection of pages related to each visit so that members are informed and confident heading into each interaction with a Papa Pal. These pages contain:

- **Visit details**, such as the time, duration, and location of the visit, particularly if transportation is required
- **Papa Pal details**, such as their name and vehicle information, along with an indication that they have passed Papa’s background checks
- **Rescheduling and cancellation options**, allowing the member to easily update the visit

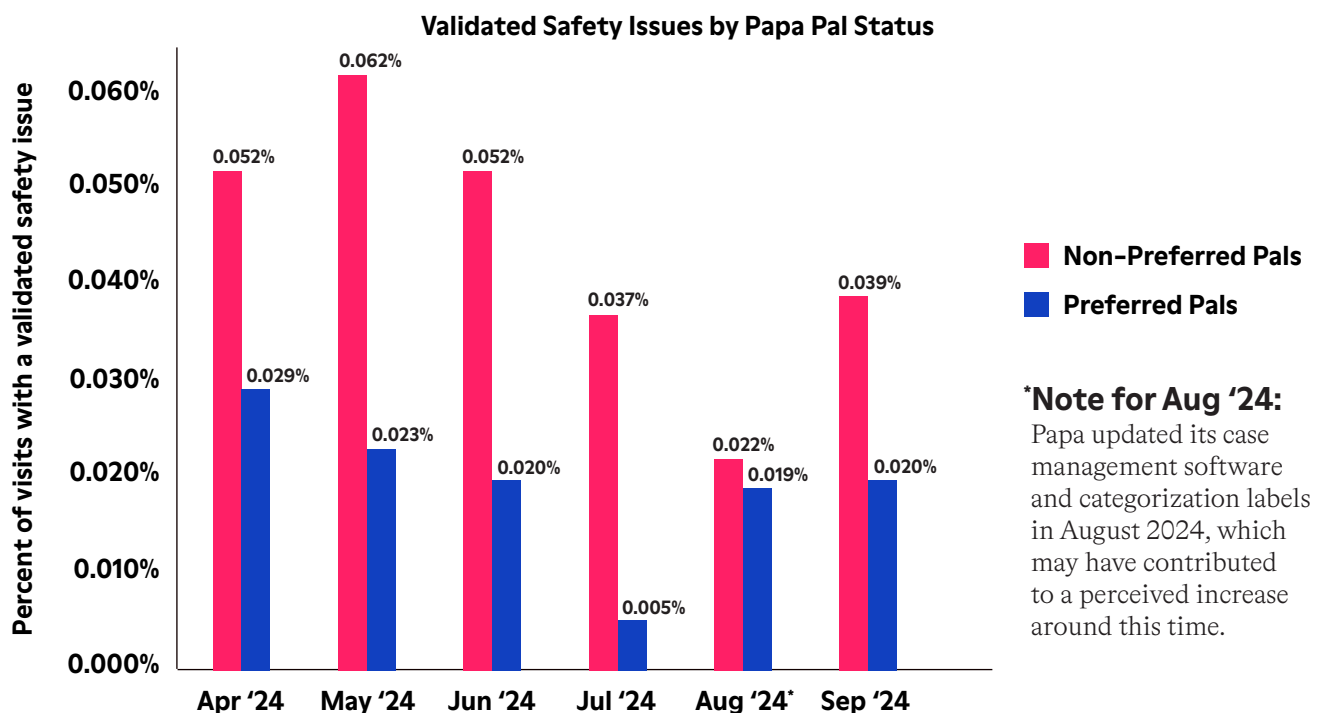


Preferred Pal program expansion

Preferred Pals are Papa Pals who have established a connection and earned trust with a member, leading the member to request them for future visits as their Preferred Pal. Papa is continuously enhancing its Preferred Pal program to improve the member and Papa Pal experience, including enabling Preferred Pals to schedule or reschedule visits in the app on behalf of their members and making it easier for members to designate and request their Preferred Pals. Members may change their Preferred Pals at any time.

Today, 64% of visits occur between members and their Preferred Pals.

Data has shown that visits with Preferred Pals lead to a more positive member experience: On average, members rate their Preferred Pal visits 4.97 (out of 5), versus 4.8 for standard visits. Preferred Pal visits are over two-thirds less likely to result in a member reporting any type of dissatisfaction with the visit. The same trend holds true for safety incidents: Over the last six months, data show that Preferred Pals were over 50% less likely to be involved in a safety issue while on a visit.





Case Study

Forging more trusted relationships through the Preferred Pal program and same-gender preferences

Papa's Preferred Pal program allows members to request their favorite Papa Pals for future visits, leading to stronger relationships and safer interactions. Around two-thirds of visits now take place between members and their Preferred Pals, but only around a quarter of member complaints originate from them. If a Papa Pal and member feel more comfortable with one another after a visit, it's a win-win and the Preferred Pal program helps foster more of the same.

Even without a Preferred Pal, Papa members can specify their preference for a Papa Pal of the same gender if that feels more comfortable, and upon enrollment, Papa proactively asks this of its female members. Of those Papa asked, 88% stated a preference, and 97% of those female members asked for a female Papa Pal. Over time, Papa also observed that 89% of female members who select a Preferred Pal choose the same gender, and that female Papa Pals are more likely to select visits with female members when given the choice. The goal is to mimic the organic behavior seen between female members and Papa Pals, and to repeat what the community is already signaling to reduce friction. While Papa never discriminates against Papa Pals or members on the basis of gender, race, or any other protected characteristic, initiatives such as the Preferred Pal program and same-gender preferences allows members to take control of their interactions and choose visits that feel safest and most comfortable to them—just as Papa Pals have the ability to do in the Papa Pal app.

Act



This pillar focuses on mechanisms designed to support Papa Pals and members when an issue has occurred or is alleged to have occurred.

As Papa facilitates thousands of interactions every day, it is critical to forge processes for review and action on the feedback received from the community. Papa’s approach and policies are grounded in recognition of the dual vulnerability of both populations it serves: While Papa Pals serve older adults and other vulnerable members, they themselves often do this within the member’s home. As such, Papa’s incident response and enforcement program aims to drive parity in responding to reports from both members and Papa Pals alike.

Such measures include:

Investigation policies and procedures and enforcement actions

Members and Papa Pals are encouraged to provide feedback via Papa’s call center, surveys, and post-visit feedback comments. Papa reviews all feedback and thoroughly investigates any incident that may violate its standards.

For critical escalations involving risk, injury, or harm, Papa’s Trust & Safety team follows set protocols.

- **Call center escalation:** Call center employees are instructed to escalate emergency situations directly to the T&S team for immediate response. Call center employees are able to patch in their supervisors to listen in on safety escalation calls in real time and flag safety-related tickets through Papa’s internal ticketing system. Tickets that enter the queue as a safety concern are monitored in near-real time for immediate triage by T&S Specialists, who listen to the call recordings, assess the risks, and escalate to T&S leadership for immediate review and assignment to specially trained T&S Investigators.
- **Screening for ticket keywords:** To screen for cases in which safety tickets are not appropriately flagged, all tickets are screened for specific keywords. The goal is to ensure that even if a call center employee files a ticket incorrectly, there is a fall-back mechanism in place to monitor for and escalate potential safety concerns.
- **Screening visit comments and SMS surveys for proactive issue detection:** Similar to ticket keyword screening, Papa uses automated technology to scan every visit review from both members and Papa Pals for potential safety issues, creating tickets for T&S Investigators to review if a safety issue is detected.

Papa Pal investigation policies and enforcement actions

Papa takes immediate action in the case of any member complaints against Papa Pals pertaining to alleged incidents that may indicate physical harm, harassment, or abuse, as well as concerning behavior that poses a safety risk. In these instances, Papa errs on the side of caution through immediate platform-suspension for Papa Pals who are allegedly involved in a severe safety issue until the investigation process is complete. Immediately after receiving the claim, Papa's T&S team also blocks the Papa Pal and member from each other to avoid any future interactions, regardless of the outcome of the investigation. Blocking the Papa Pal and member from each other also severs the ability for either party to contact the other through the masked phone numbers that are assigned to each member and Papa Pal pair.

Papa uses a points-based system to handle non-safety-related Papa Pal infractions, with the severity of the offense dictating the response. Actions can include warnings, temporary suspensions, or bans for serious issues, depending on the points accrued.

Papa launched this enhanced issues management process in August 2023. Just two months later, Papa reduced the most common source of member complaints, which are of Papa Pals not confirming visits in advance, not attending visits, or late cancellations, by 20%.

Of the Papa Pals who received points, 80% did not repeat the behavior after their first infraction.

Member investigation policies and enforcement actions

Papa Pals may raise issues involving a member either verbally, by contacting Papa's call center, or in writing via email or the Papa Pal app. Situations that warrant escalation to Papa's T&S team include, but are not limited to, reports related to the inability to perform tasks, safety reports, or reports related to abuse, neglect, or exploitation of members.

If a Papa Pal reports that a member has unmet needs—for example, if the member is potentially a victim of fraud, abuse, mistreatment, or neglect, or is at risk of homelessness or expressing a desire to self-harm—Papa's Social Care Navigation team will report the issue to Adult Protective Services and work with the member's health plan to coordinate support they may need.

If a Papa Pal reports that a member's behavior or the household environment has made the Pal feel unsafe or poses a safety risk for other Papa Pals, Papa's T&S team will investigate the issue, working closely with the member's health plan or employer to ensure that appropriate actions are taken for the safety of all parties.

Efforts to resolve issue(s) arising from a member's behavior may encompass a range of actions, including, but not limited to:

- **Papa Pal restrictions:** preventing a specific Papa Pal from accessing visits with a particular member
- **Gender restrictions:** limiting the member to visits with Papa Pals who identify as a specific gender
- **Virtual visits:** limiting the member to only virtual visits with Papa Pals
- **Pausing membership:** pausing visits until further notice, in consultation with the member's health plan or employer



Case Study

Using real-world scenarios to effectively categorize safety reports

Papa has developed detailed internal escalation protocols that ensure critical safety issues are thoroughly addressed by an experienced and informed member of its T&S team as soon as a report comes in.

Leveraging its own real-world safety reports and drawing from best practices from large marketplace platforms, such as [RALIANCE](#), [the Urban Institute](#), and [Uber](#), Papa developed a taxonomy and classification system with which to categorize incidents that accounts for the gray areas and edge cases that present themselves in the real world.⁶

Each category includes specific examples and corrective actions for the T&S team that oversees incident response. This specificity is incredibly important, as safety issues can span a wide spectrum, from a member or Papa Pal feeling unsafe in general, feeling unsafe due to surrounding or household environments, or feeling unsafe due to specific behaviors exhibited by either member or Papa Pal. On the behavioral spectrum, issues can also span a wide range, from communication that is perceived to be aggressive, repeated telephonic contact, verbal harassment, gestures perceived to be threatening, all the way up to physical abuse. In addition, when examining the full spectrum of sexual harassment or sexual misconduct, unacceptable conduct can also span a wide range, from asking inappropriate questions, inappropriately commenting about an individual's appearance, flirting, staring, or leering, making explicit actions or comments, all the way up to non-consensual physical contact.



Corrective actions are commensurate with the severity of each offense and aim to prevent recurrence while enabling Papa to fulfill its duty of care. For example, a report of a member repeatedly contacting a Papa Pal outside of visit hours may result in Papa blocking the member and Papa Pal from each other, thus preventing further contact. A report that a member or Papa Pal poses a physical safety risk to other members of the community may result in prohibition of future in-person visits or removal from the platform. Enforcement actions also take into account whether it's a first-time offense, the pattern of behavior, or whether there are mitigating factors.

A detailed classification system that articulates the full spectrum of situations and conduct, provides examples of each classification, and details specific corrective actions that T&S teams should take in response has helped Papa across all three pillars of its T&S strategy: Prevent, Support, and Act. It helps to enable and empower T&S staff to support members and Papa Pals quickly and with clear direction, forges consistency in enforcement protocol when taking action on safety issues, and helps the organization identify trends that can inform ongoing prevention and response efforts.

The value of this approach

Since 2017, Papa has conducted more than 2.6 million visits nationwide, providing companionship and assistance to older adults and other underserved populations to improve their health. These visits often include life-changing moments, such as Papa Pal Ashley taking member Julie to her first primary care visit in 20 years; Papa Pal Michelle driving and advocating for member Lacey, a young mother of four, at the food bank; or member Kenneth, who is blind and has experienced homelessness, finally feeling like he had someone he could rely on in Papa Pal Andreana.

A systematic approach is crucial for a well-functioning T&S program. Its structure impacts an organization's strategy and decision-making speed and agility. Papa's three pillar approach allows the team to prevent and respond to potential instances of risk at scale. Each of the pillars serves as a sequential line of defense to prevent potentially harmful conduct from reaching members and Papa Pals. It also provides a common language for all functions, thereby establishing a company-wide framework to build best practice, measure and communicate progress, and efficiently use resources.

Compared to T&S teams elsewhere, Papa's three pillar approach stands out for its inclusion of and attention to the Support pillar. T&S discourse tends to focus on policy development, detection, and incident management, whereas Papa's Support pillar emphasizes investment in tools and features that improve the ability of members and Papa Pals to deliver and receive services safely. Platforms in particular that place the service provider and recipient in physical proximity have a responsibility to foster the safest possible environment for their work to take place. Papa's Support pillar provides a useful framework in this area.





Papa in Practice

Papa Pal Stephanie C. is a registered nurse and has completed more than 1,500 visits as a Papa Pal over the past 6 years. She has supported members through chemotherapy treatments, sharing tears of joy when one of her regular members became cancer free, and so many more special moments. Of her work, she says: “I’m not able to be as personable with [my patients as a nurse] because I have so much responsibility and so much on my plate. But as a Papa Pal, it’s different. I can still be a nurse, but in a more creative way... Working with Papa, it’s like every nurse’s dream come true.” She added **“When you’ve been with the same people for so long, they’re no longer members. They’re family.”**



Measuring success

While Papa’s incidence of T&S situations is already far below industry averages, the company anticipates these numbers will see a material decline in the forthcoming period.

Standard T&S metrics include the number of user reports or user flags, categorization of policy actions, or the number of incidents caught proactively or reactively, including through automated actions. Additionally, metrics might include more qualitative analysis, including experience surveys. For a platform, this includes measuring trust in three-way relationships, between the service provider and the platform, between the platform and the user, and between the user and the service provider.

Papa metrics align well with industry standards and include quantitative and experience metrics across the member and Papa Pal lifecycle, from Papa Pal onboarding to visit completion. Metrics include Papa Pal rejection and visit fill rates (onboarding and visit fulfillment), safety complaints, policy violations proactively identified through real-time monitoring or complaints, and experience metrics obtained from post-visit and NPS surveys.

Additionally, Papa cultivates a culture of T&S by proactively and transparently communicating with Papa Pals through a monthly newsletter dedicated to sharing updates, product enhancements, and informational articles. Papa also engages members through educational enrollment materials, information shared via its member information hub and online member portal, and more. Internally, team members are encouraged to shadow front-facing teams, such as T&S Specialists, to gain insight into the member and Papa Pal experience, take visits as Papa Pals, as well as engage in frequent discussions of T&S progress at town hall meetings and other gatherings.





Case Study

A shadowing program embedding trust and safety into company culture

Papa's shadowing initiative provides corporate employees and leadership with a unique opportunity to gain firsthand experience of the company's frontline teams who interact directly with members and Papa Pals.

The primary objectives of this program are to:

- Bridge the gap between perceptions and the actual day-to-day realities of the member and Papa Pal experience.
- Gather actionable insights and feedback to enhance service delivery, issue management, and process improvement.
- Foster mutual understanding and respect between different departments and organizational levels within Papa.

The shadowing initiative offers invaluable learning experience for both shadowers and agents. Papa's leaders and employees gain real-world insights into member and Papa Pal interactions with the company, witnessing firsthand how their departments contribute to Papa's mission. Following each session, both shadowers and agents provide informed, honest, and anonymous feedback to drive continuous service improvement. By the end of 2024, all Papa employees at the Director-level and above will have completed at least one shadowing session.



Papa in Practice

Manuela L., a 72-year-old widow with diabetes, had her left leg amputated years ago, and more recently, the toes on her right foot. This has left Manuela unable to walk or drive on her own. She relies heavily on a walker—and other people. Manuela has children, but they have jobs and families of their own, and aren't always available to help. Her schedule is full of appointments, usually during the workday, and she reached a point where she felt like had no one to turn to. Her Preferred Pal, Twana, has been the perfect companion. She takes Manuela to her many appointments—not just driving her there, but helping her get inside and making sure she understands the medical information, as English is Manuela's second language. During a recent appointment, Manuela was fitted for new prosthetic boots that will hopefully give her the balance she needs to walk on her own again. She tried them while Twana cheered her on. "She cried tears of joy, and I was so happy to be a part of that happy moment in her life," Twana said.

Of the Papa service, Manuela says: "I don't know what I'd do without my Papa Pals. I was running out of people to turn to to take me to appointments. When you run out of people who don't want to listen to you or don't have time for you, you feel like you're just in the way.

[My Papa Pals] seem to understand all about patience, pain, and the feelings people go through. I thank God for this service."



Regulatory compliance

Papa’s activities are regulated at a number of levels. Regulation derives from federal and state authorities and includes oversight from health plans and grievance processes from CMS.

While it is non-negotiable that Papa Pals, Papa employees, and members follow all federal and state laws, regulations, and other policies that apply to all interactions and the provision of Papa’s services, the company recognizes that regulatory compliance has limits. That is why Papa partners with third-party experts and consultants to create the safest platform possible that goes beyond legal obligations.

In addition, care and service provision provided through a platform—and in Papa’s case, a new category of care altogether—often falls outside the scope of existing laws and regulations at both federal and state levels. Papa ensures compliance with relevant regulations and standards through a multifaceted approach. The company’s partnerships bring in subject matter experts who ensure the T&S reporting, investigation, and corrective action procedures are aligned with best practices and industry standards. Additionally, Papa’s partnership with Marketplace Risk helps the company stay ahead of unforeseen regulatory challenges, ensuring compliance across all operations. Papa also undergoes external audits by clients and conducts internal audits to continually reinforce the company’s commitment to safety and compliance. Papa’s health plan clients also have oversight of the provision of Papa’s services to their members to ensure that the company’s practices meet their rigorous standards for safety and compliance.

While adhering to current regulations, Papa also recognizes that the regulatory framework is often insufficient to address the unique challenges posed by platform-based models. The tools and methodologies that Papa employs frequently outpace existing state and federal legislation. As platform-based care becomes more commonplace, the innovative tools and strategies that Papa employs may well set the standard and eventually crystallize into regulatory obligations for other organizations aiming to emulate Papa’s category-defining business model.

Papa believes that more comprehensive regulations are necessary to reflect the realities of platform-based service provision, employing tools and strategies to ensure that all those receiving services and benefits from this work are protected and supported. In this vein, Papa advocates for the following measures to create additional ways to connect people in need with in-person support through vetted services like Papa.

- **Establishing industry-wide standards for vetting service providers** to ensure consistency and reliability across the platform-based service industry, while creating a safer, more supportive environment for service users and providers, ultimately enhancing the quality and reach of services like Papa
- **Promoting programs that integrate members and service users** into their local communities, enhancing their social networks and access to community resources
- **Developing robust pan-industry support systems** for service users, including mental health resources, crisis management protocols, and peer support networks
- **Creating transparent, accessible, and pan-industry reporting mechanisms** for service providers and users to report concerns and incidents to support timely and effective resolution



Challenges and lessons learned

Papa was founded to create a new kind of care, built on human connection, to alleviate the effects of loneliness, isolation, and other unmet social needs that affect older adults, other underserved populations, and families.

As critical as Papa's mission for creating human-to-human connections is, it also comes with its own set of unique challenges.

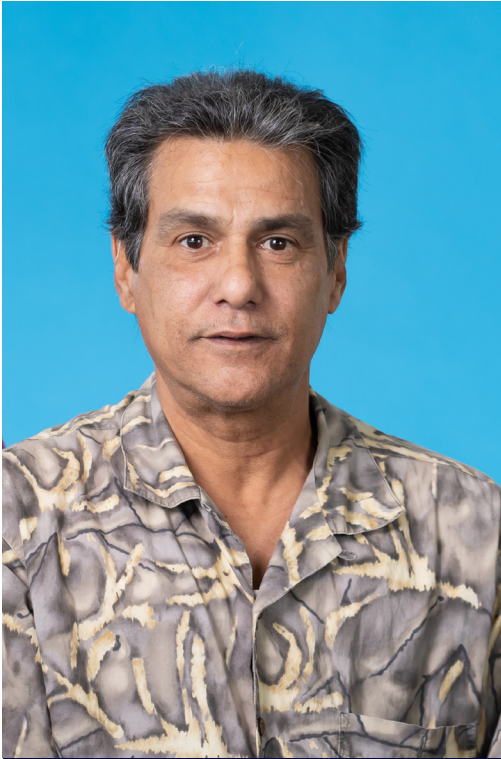
While Papa serves members of all ages, 82% of its members today are 65 or older. Older Americans are often dealing with mental, emotional, and physical ailments that affect their wellbeing and interactions with other individuals. According to the National Council on Aging, nearly 95% of older adults have at least one chronic condition, and nearly 80% have two or more.⁷ Relatedly, one in four older adults is also experiencing a behavioral health problem, such as depression, anxiety, or substance abuse, which complicates the treatment of other medical conditions and affects the way they interact with caregivers such as Papa Pals.⁸

At the same time, these conditions can make members especially vulnerable to neglect and abuse. Approximately one in 10 older Americans have experienced some form of elder abuse, and older people who are socially isolated or dealing with some kind of mental impairment, like dementia, are at an even higher risk of neglect or other forms of mistreatment.⁹

Papa Pals can be vulnerable too. As previously cited, the CDC reported in 2021 that as many as 41% of traditional home healthcare workers have reported sexual harassment, and up to 44% have reported being physically assaulted.⁵ According to the Equal Employment Opportunity Commission (EEOC), isolated workplaces are a unique risk factor for workplace harassment, because workers are often alone and there are rarely witnesses to safety incidents.¹⁰

It's clear why Papa's efforts around trust and safety are so critical. The platform facilitates caregiving at scale, providing an essential link between humans who otherwise wouldn't be connected. Unlike traditional caregiving models however, interactions that occur on the Papa platform are entered into by two individuals who themselves identify a mutually beneficial connection using technology. While Papa takes every possible step to create and maintain a safe community amongst its users, the company's ultimate role is as an intermediary between individuals who are responsible for their own behaviors.

This is not a problem unique to Papa. As platform economies continue to grow and scale, more individuals will be interacting with each other in contexts facilitated by technologies such as Papa. And as the above statistics make clear, the safety risks that affect members and Papa Pals are not unique to Papa either—rather, they reflect the realities of the world today. But even though Papa does not directly control its members nor Papa Pals, facilitating their interactions means that the company needs to take extra precautions to protect the community.



Papa in Practice

Member Frank B. suffered a workplace accident that left him disabled and in chronic pain. Nearly 15 years went by, and Frank became hopeless. On the cusp of losing his independence entirely, Frank struggled to find help with everyday errands and tasks, and he was lonely—it had been years since he had someone to talk to or have over for visits.

Frank says, **“Taking medication all the time cures the pain, but it doesn’t cure the heart. Being part of the Papa family really cured my heart.** I get to converse with somebody who cares, and at the same time, they take me to run errands, they take me to the doctors, they take me to therapy. And now I’ve joined yoga!”



Future outlook

People are living longer. They're less healthy and more chronically ill. They have more social issues, and at the same time, fewer people to turn to for help.

Papa's model has proven that addressing social drivers of health can have tremendous impact, such as a 9% reduction in medical costs, an 18% reduction in inpatient hospital admissions, and less loneliness and a brighter outlook for so many.⁵

As time goes on, more and more caregiving interactions will happen on platforms such as Papa. This report outlines the company's steps in becoming a best-in-class model for how to facilitate safe platform interactions, particularly in contexts involving vulnerable populations, operating on an individual basis in members' homes.

As it's building a new paradigm, Papa will continue to track and adopt technological advancements to stay ahead of the curve. Emergent technologies like blockchain have potential for improving worker trust through aspects like smart contracts, transparent work history, and ease in payment tracking. Artificial intelligence might aid the care process by optimally matching members and Papa Pals, could enhance Papa Pal screening processes, simplify scheduling and documentation, and even perhaps support more personalized care. Vendor capabilities are also on the rise, unlocking opportunities for additional capabilities, such as analytics, iterative classifiers, and Application Programming Interface (API) integrations to independent tools and services.

As the number of interactions between members and Papa Pals continues to grow, so will the T&S enhancements at Papa. It remains critical that Papa continues to invest in more sophisticated tools and technologies that keep pace with the changing world, from stronger identity verification to features that improve member-Pal interactions, to accessibility features, enhanced visit monitoring, and more. While safety incidents have been few and far between, all T&S teams need to remain vigilant towards new safety issues, either imported from other platform types or new types of safety concerns leveraging loopholes in evolving technologies. With sights set on expansion, the complexity of T&S work will increase, necessitating greater compliance, agility, and understanding of local laws and customs. Papa has already created a robust framework to address these challenges effectively so that it is well-prepared for expansion.



Conclusions

There are stark demographic challenges facing the U.S. healthcare system.

By 2040, forecasts predict that the U.S. aging population will have grown to 80 million people¹¹ and that we will have a national shortage of both 11 million family caregivers and 355,000 paid caregivers to care for them.³ As the nation's first curated human companionship platform to address social drivers of health amongst this population, Papa is uniquely positioned to fill this widening caregiving gap and provide older adults and others in need with the social support and day-to-day assistance they need.

Yet as Papa facilitates more interactions, the platform will increasingly reflect the society we live in today: a world that contains safety risks that affect the members and Papa Pals who make up Papa's community. Older individuals are uniquely vulnerable to abuse and neglect, and home healthcare workers experience high rates of workplace harassment. Interactions on the Papa platform are not immune to these issues, and it remains a critical responsibility for Papa to be part of the solution to these safety risks, just as Papa is playing a role in addressing the social health crisis facing America's older adults and caregivers.

In this report, we have detailed the steps Papa has taken to promote trust and safety on its platform and its long-standing commitment to adapting and evolving to continue meeting the challenges and risks of tomorrow. As part of its ongoing efforts to promote a safe platform, Papa must continue to engage with members of its community, along with lawmakers and regulators, to ensure that all stakeholders are working together to address these societal concerns.

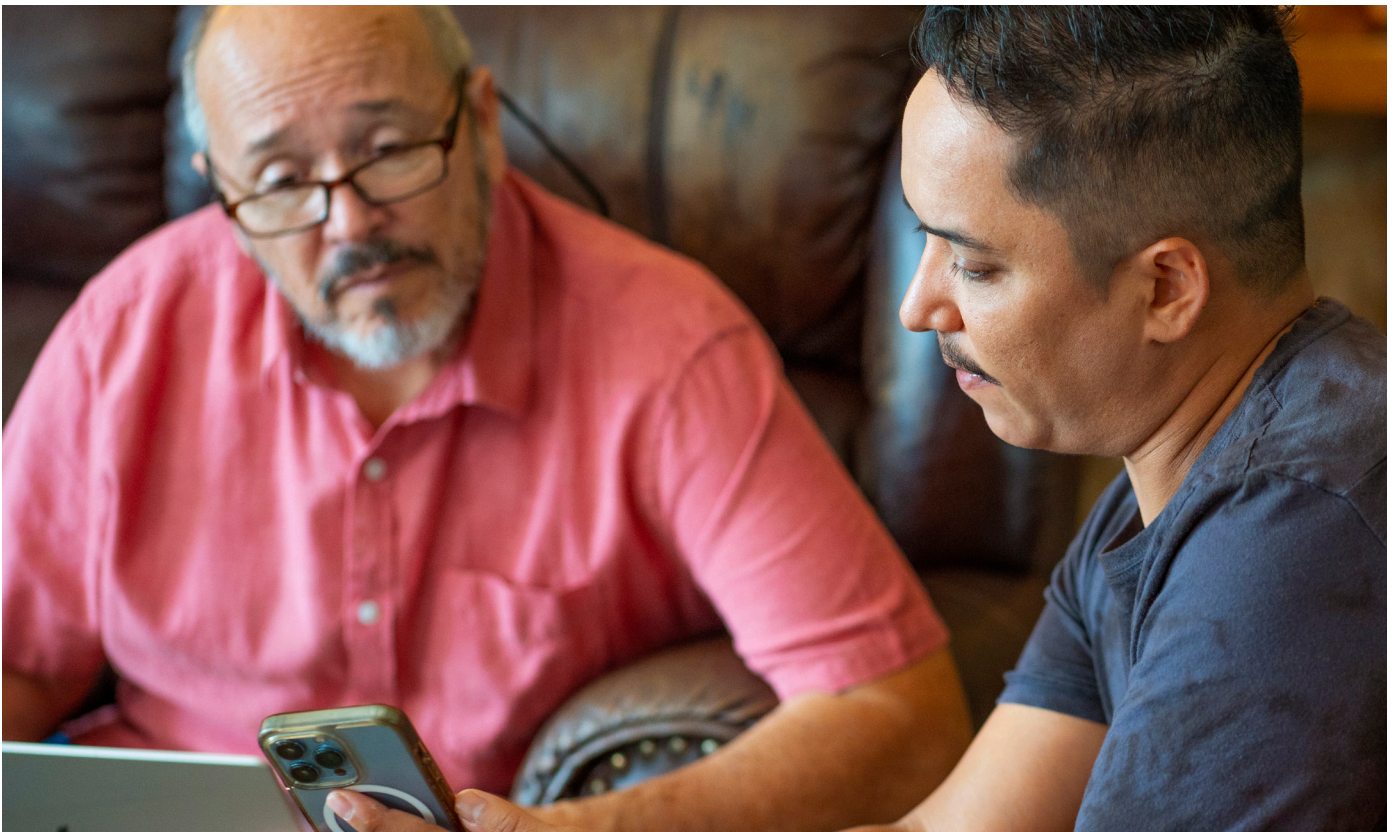


Footnote from Shared Advisory

Shared Advisory has been part of Papa's external T&S Advisory Board for the past year. Papa's commitment to its goals, transparency, and progression have stood out during that time, providing a strong foundation for the future of T&S at Papa.

From senior leadership to all Papa employees, the team is committed to the goal of providing compassionate care and the positive outcomes it generates. Papa's team understands that they can achieve more through collaboration than they can alone. This exhibits a level of openness that is rare in the industry. Above all, the evidence of their commitment is shown through the significant progress made over the past 15 months and dozens of enhancements outlined above.

Moving forward, we're keen to see Papa's learnings reflected within the companion care industry and platforms more broadly, globally-embedding the T&S best practices outlined above.



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