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Authors: Bennett and others

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Analyst: Sarah Sunderman

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Overview

Under section 245.814, the commissioner of human services is required to purchase and provide insurance to individuals licensed as foster home providers to cover their liability for injuries or property damage caused or sustained by persons in foster care in their home. This bill, if passed, would expand liability insurance coverage and increase damage compensation for foster home providers. The bill would also require the commissioner to reimburse family foster care providers and children in foster care, if applicable, for automobile insurance policy costs.

Section

- 1 Application of coverage.** Amends § 245.814, subd. 2. Removes liability insurance restriction, allowing for insurance to cover property owned by an individual foster home provider and damage caused intentionally by a person over 12 years old.
- 2 Compensation provisions.** Amends § 245.814, subd. 3. Raises the amount the state is required to compensate for property damage cause or sustained by foster children or adults to \$1,000 for each occurrence.
- 3 Automobile insurance reimbursement for licensed providers and persons in foster care.**
 - Subd. 1. Requirements for persons in foster care.** Requires a child in foster care to be included as a driver on an auto insurance policy before driving a car.

Section

Subd. 2. Reimbursement for licensed foster home providers. Requires the commissioner to reimburse a licensed foster home provider for the additional cost adding a child in foster care as a driver on their auto insurance policy.

Subd. 3. Reimbursement for persons in foster care. Requires the commissioner to reimburse a child in foster care who legally owns a car for the amount of the insurance policy on that car.

Subd 4. Reimbursement program administration. Requires the commissioner to establish a procedure and determine eligibility requirements to provide reimbursement to foster home providers and children in foster care.

Subd. 5. Definitions. Defines “child” and “licensed foster home provider” to limit the program to children under 18 years of age, or under 21 if in foster care, and family foster care providers.

4 Appropriation. Appropriates money from the general fund to administer the automobile insurance reimbursement program.