

Other Important Information:

If claims for a quarter exceed 25% of the total program allocation, all claims for that quarter will be prorated. If funds remain at the end of the state fiscal year (other quarters within the fiscal year did not exceed \$15,000), prorated claims in the state fiscal year will be additionally funded at a prorated level to the extent that funds are available. The department makes no guarantee that a prorated claim will be made whole at the end of the state fiscal year.

<p>E-mail completed claims to: DCFDSPFPInsurance@wisconsin.gov</p> <p>Mail completed claims to: Foster Parent Insurance Program DCF/DSP P.O. Box 8916 Madison, WI 53708-8916</p>
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Notes:

The Department of Children and Families is an equal opportunity employer and service provider. If you have a disability and need to access services, receive information in an alternate format, or need information translated to another language, please call the Division of Safety and Permanence at (608) 266-8787. Individuals who are deaf, hard of hearing, deaf-blind or speech disabled can use the free Wisconsin Relay Service (WRS) – 711 to contact the department.

Wisconsin Department of Children and Families
 Division of Safety and Permanence
 201 W. Washington Avenue
 Madison, WI 53703



Foster Parent Insurance Program



Division of Safety and Permanence



Wisconsin Department of Children and Families

What is the Foster Parent Insurance Program?

This program was created by the Wisconsin Legislature (Wis. Stat. § 48.627) to reimburse foster parents for damage or loss of property that is caused by children placed in their care and is not covered by their private insurance policies. The compensation applies to both accidental and voluntary damage.

Who is eligible?

Any foster parent licensed in the state of Wisconsin is eligible to file a Foster Parent Insurance Claim. The child must be in custody of the county or state and placed in the foster parent's home at the time the loss or damage occurred. Foster parents providing respite care services to a child that causes loss or damage are not eligible to file a claim under this program, as respite is a service and not a placement.

What kinds of damage or loss are covered?

Foster parents are required to have homeowner's or renter's insurance (unless waived by the Department of Children and Families) that covers accidental and voluntary actions by foster children that results in bodily injury or property loss to the foster home resident's personal property. This program is designed to cover injury or damage caused by the foster child to a foster parent that is not covered by private insurance policies. In addition, this program may cover injury or damage caused by foster parents to the foster child or for acts by foster parents for which they are sued by the child's parent. The Foster Parent Insurance Program does not cover third party claims unless the foster parent is sued by the third party. The Department of Children and Families will only reimburse loss or damage and cannot reimburse for an entire set of items if not all items are lost or damaged. For example, if a couch is damaged beyond repair and is part of a set of a love seat and chairs, the couch is the only item that can be included on the claim.

When must a claim be filed?

The claim must be filed within 90 days after the foster parent learns about the damage or loss or learns that a legal action has been commenced against them. The foster parent should provide necessary information for the licensing agency to file a claim with the Department of Children and Families as soon as possible.

Is there a deductible?

The Department of Children and Families is required to deduct \$100 for all claims submitted within the same state fiscal year (July 1 through June 30). If the foster parent's private insurer covers the damage or loss, but charges a deductible, \$100 will be subtracted from that deductible. If the claim is less than \$100, the claim should be filed and kept by the licensing agency in the event that another claim by the foster parent is filed in the same fiscal year. For example, if a foster parent reports a loss in August for \$50 and another in January for \$1,000, the placing agency would submit a claim for \$1,050 and a total of \$100 would be deducted, resulting in a potential \$950 reimbursement.

How do I file a claim?

The licensing agency shall work with the foster parents to complete all the necessary forms and submit the Foster Parent Insurance Claim on behalf of the foster parent to the Department of Children and Families. Forms must be filled out completely with as much detail as possible by the foster parent and licensing agency.

Payment of Claims

Claims are reviewed quarterly the following months: September, December, March, and June. Please allow 6-8 weeks for a reimbursement check to be mailed directly to the foster parent. If the claim submitted to the Department of Children and Families is incomplete the processing time will be increased.

What information should be submitted with the claim?

The more documentation, the better. All forms can be found on the Wisconsin Department of Children and Families Website: <https://dcf.wisconsin.gov/fostercare/insurance>

Forms to be completed by the licensing agency:

- [Damage Claim Checklist](#) (DCF-F-CFS2198-E)
- [Verification of Claim](#) (DCF-F-CFS0117-E)

Forms and documentation to be completed by the foster parent and submitted by the licensing agency:

- [Claim of Loss or Damage](#) (DCF-F-CFS0116-E)
- Letter from private insurance company (on letterhead) that states the damage or loss is not covered by the foster parent's private insurance policy.
 - Note: If the damage or loss is covered by private insurance, but there is a deductible, the Foster Parent Insurance Program may assist with covering the deductible (minus \$100 program deductible).
- Receipts and/or written estimates printed on business forms or letterhead of the damage or loss repaired and/or replaced.
 - Note: Receipts and/or estimates for replacement and repair costs must match the "Itemization of Loss or Damage" on the [Claim of Loss or Damage](#) form (DCF-F-CFS0116-E).
- [W9 - Request for Taxpayer Identification Number and Certification](#) (Form W-9)
- Any supporting documentation such as photos, police or fire reports (when applicable). If possible, retain any damaged items until the claim is approved.