Foster Parent Insurance Program

This program was created by the Wisconsin Legislature (Wis. Stat. § 48.627) for the Department of Children and Families (the department) to reimburse foster parents for incurred costs associated with bodily injury or property damage caused by foster children in their care that is not covered by their insurance policies.

Who is eligible for this program?

Any foster parent licensed in the state of Wisconsin is eligible to file a claim under this program. The child must be in custody of the county, tribe or department and in the foster parent's care at the time the injury or damage occurred.

What is covered by this program?

This program is designed to cover bodily injury or property damage sustained by the foster parent or a member of the foster parent's family. In addition, this program may cover bodily injury or property damage caused by the foster parent in granting permission for the foster child in their care to participate in an age or developmentally appropriate activity. This applies to bodily injury or property damage caused by accident or voluntary action.

The department will only reimburse costs incurred by the foster parent to repair things that were damaged or to replace damaged items. For example, if a kitchen table chair was damaged beyond repair, the department can only reimburse the foster parent for the amount they paid to buy a similar chair to replace it, not to replace the entire set of chairs.

Foster parents are required to have homeowner's or renter's liability insurance, unless this requirement is waived by the licensing agency. Therefore, foster parents must consult with their insurance agency to determine if their policy covers the incurred cost prior to utilizing this program. If the injury or damage is completely covered by the foster parent's insurance policy, the department can only reimburse the incurred cost associated with the deductible. If the injury or damage is partially covered by the foster parent's insurance policy, the department can only reimburse the incurred costs not covered by their insurance and/or deductible.

How do I file a claim?

Any foster parent licensed in the state of Wisconsin is eligible to file a claim under this program. The child must be in custody of the county, tribe or department and in the foster parent's care at the time the injury or damage occurred.

The licensing agency must work with the foster parent to initiate a claim with the department within 90 days of the injury or damage occurring. A complete claim includes all the following:

- ❑ Foster Parent Insurance Program Claim Checklist (DCF-F-CFS2198-E)
- ❑ Foster Parent Insurance Program Claim (DCF-F-CFS0116-E)
- ❑ Foster Parent Insurance Program Verification of Claim (DCF-F-CFS0117-E)
- ❑ Documentation from the foster parent's insurance company indicating that amount covered by insurance or if the damage is not covered by their policy. If the licensing agency issued a waiver to the foster parent for homeowner's or renter's liability insurance, documentation of that waiver should be submitted in lieu of documentation from an insurance agency.
- ❑ W9 Form
- ❑ Documentation of the cost incurred by the foster parent. This can include receipts, bank statements, or other credible confirmation from an agency that the foster parent paid for the repair work or replacement item. If the agency paid for the repair work or replacement item, documentation of that should be provided.

In instances when the licensing agency does not have all the required items to submit (e.g., waiting for repair work to be complete to provide incurred cost documentation), they should submit the documentation they have to the department to meet the 90-day timeline. The department will keep the claim as pending and not review it for reimbursement until every item is received.

How does the licensing agency submit claim documentation to the department?

The licensing agency should email all documentation to: DCFDSPFPInsurance@wisconsin.gov.

Is there a deductible?

If the claim is approved by the department, the department is required to deduct $100 from the reimbursement amount. A foster parent is subject to this deductible once per state fiscal year.

If the claim's reimbursement amount is less than $100, the licensing agency should hold onto the claim in the event that the foster parent files another claim in the same fiscal year. For example, if a foster parent replaces a damaged item in August for $50 and another in September for $1,000, the licensing agency would submit one claim for $1,050 and a total of $100 would be deducted, resulting in a reimbursement of $950 to the foster parent.

How are claims reimbursed?

Complete claims are reviewed by the department on a quarterly basis at the end of the following months: September, December, March, and June. If the claim is approved, please allow 6-8 weeks for a reimbursement check to be mailed directly to the foster parent or agency (if they paid the incurred cost on behalf of the foster parent). If the claim submitted to the department is incomplete the processing time will be increased.

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, prorated claims during that 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.

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.