

system until they are adults are able to participate in age appropriate activities.²⁰ The program also aims to ensure that those leaving foster care are self-sufficient.²¹

Policies of Other States

Foster Child Procurement of Insurance

Reimbursement Initiatives

Florida's Keys to Independence Program also assists foster youth with paying for automotive insurance. The program reimburses one hundred percent of insurance costs to youth in foster homes.³¹ Foster youth must participate in a driver's education class in order to receive reimbursement; they may be reimbursed for participating in such courses and for additional fees associated with testing for and obtaining a license.³² The program is funded by the Florida Department of Children and Families through annual appropriations of \$800,000, although yearly expenditures are considerably lower than the yearly allotment, with actual costs for the 2015-2016 calendar year reaching \$330,185.³³ In May 2017, the Florida Legislature granted permanency to the program and expanded coverage to foster youths over the age of eighteen and for up to six months after a youth leaves the foster program.³⁴

Tennessee provides reimbursement for insurance costs to youth over the age of eighteen who chose to remain in Extended Foster Care, but it does not provide insurance reimbursement to minors.³⁵

Some states directly reimburse foster parents for the cost of automotive insurance. Utah's Administrative Code: Rule R512-309 took effect on December 1, 2017, and offers reimbursement to foster parents under the state's minimum liability insurance policy.³⁶ Foster parents may be reimbursed for the additional costs of adding a foster child to their insurance plan.³⁷ Reimbursement depends on the availability of funds appropriated by the State Legislature which are distributed through the Child and Family Services Administration Office.³⁸ To qualify, a foster parent must sign as the adult responsible for the foster child, and must agree to provide the youth with the state's minimum insurance coverage.³⁹ Similar to Utah's policy, the State of Arkansas allows foster parents to apply for reimbursement of the additional costs of adding a foster child to their automotive insurance.⁴⁰

³¹ Florida Department of Children and Families. (n.d), accessed February, 6, 2018. <http://www.keystoindependencelf.org/step6>.

³² Florida Department of Children and Families. *Keys to Independence, Legislative Report*. June 2016.

³³ Florida House of Representatives. March 8, 2017. *Bill CS/HB 217: Children Obtaining Driver Licenses, House of Representatives Staff Analysis*. Accessed February 7, 2018.

<https://www.flsenate.gov/Session/Bill/2017/217/Analyses/h0217c.HCA.PDF>; Florida Senate. March 15, 2017. *Bill Analysis and Fiscal Impact Statement*. Accessed February 6, 2018.

State Automotive Insurance Plans

obtain automotive insurance. Through youth investment grants, the YDP covers some of the costs of driver's insurance for foster youth in Vermont. One of the barriers to youth in foster care seeking a driver's license is the financial risk to foster parents of adding a child to their insurance plan. Policies in other states indicate that should the State of Vermont adopt policies to assist foster youth in obtaining automotive insurance, a greater number may seek to obtain a driver's license, which is demonstrated to facilitate their transition into adulthood.

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