



INSURING CARE: HOW LIABILITY INSURANCE ACCESS THREATENS COMMUNITY SERVICES FOR CHILDREN

2025 NATIONAL SURVEY REPORT

July 30, 2025



Agenda

- Welcome & Introductions
- Background
 - Supporting child & family well-being
 - How does liability insurance fit in?
 - State reports
- Insights from a National Survey
 - Survey design & demographics
 - Liability insurance trends
- Implications of the Liability Insurance Crisis
 - Potential access cliff
 - Impact on child and family outcomes
 - An array services and the public-private partnership are at risk
- Call to Action – Potential Solutions
- Next Steps
 - Insuring Care Landing Page
 - Resources

Child Welfare Liability Insurance Working Group



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ACRC



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Vice President, NOSAC

Federal Working Group

- Shared data and national impact
- Consensus federal solutions
- Coordinated messaging
- Collective advocacy efforts





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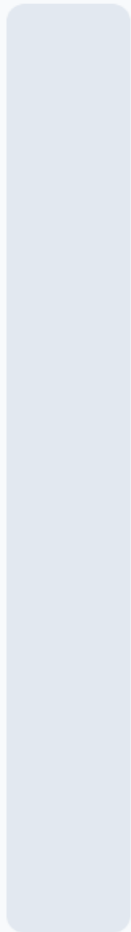
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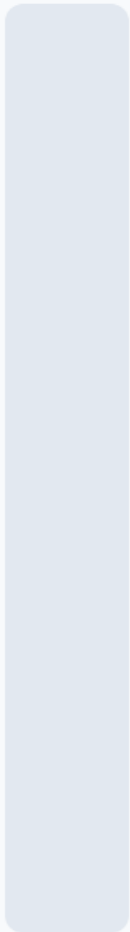
What is your current role/perspective that you bring to this conversation?

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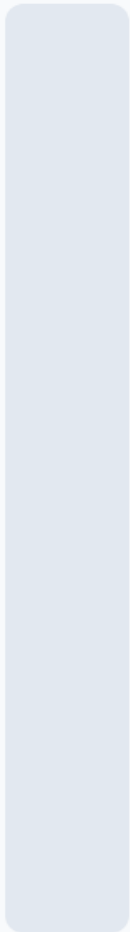
Child Welfare System

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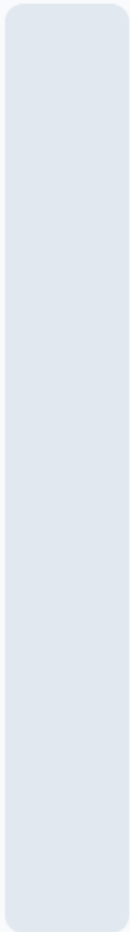
Service Provider

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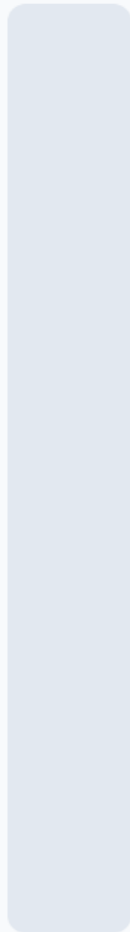
Insurance Carrier/Broker

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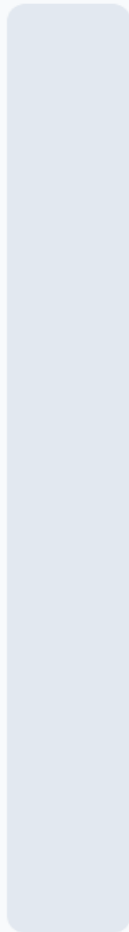
Policymaker

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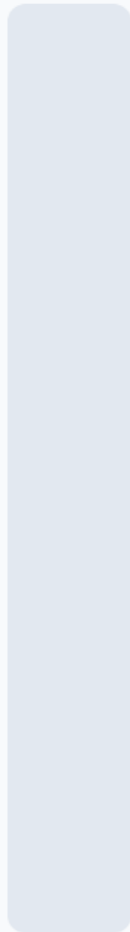
Advocate

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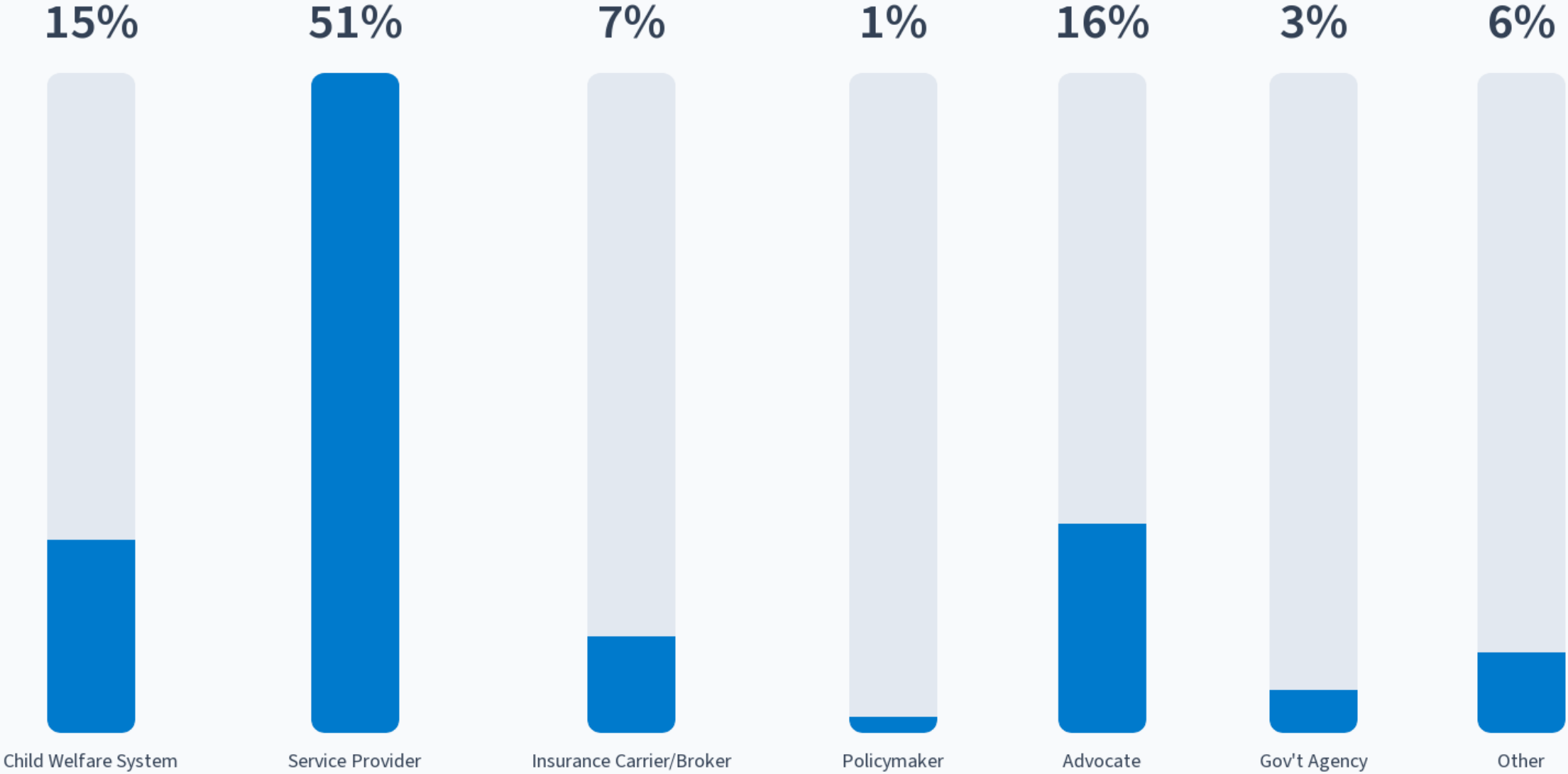
Gov't Agency

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Other

What is your current role/perspective that you bring to this conversation?





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Background



Child & Family Wellbeing is a Partnership

- Both county and state-based child welfare systems rely on a public-private partnership to deliver services that children and families need
- Community-based organizations play a critical role in delivering services
 - Prevention and early intervention wraparound
 - Recruitment, licensing, and case management support for kin, foster, and adoptive parents,
 - Support for families during and after reunification, and
 - Therapeutic care

Good Business Practices are Essential for Mission-Driven Organizations

- Mission sustainability requires prudent use of both public and privately-raised funds
- Carrying appropriate levels of liability insurance ensures that people have access to restitution when mistakes occur and protects the organization
- Proof of liability insurance is a standard condition of licensure and/or state and local contracts
 - Minimum levels of insurance are often prerequisites for contract eligibility

Liability Insurance Concerns are Widespread

- Trends from states as diverse as California, Florida, Illinois, Missouri, Pennsylvania, and Texas show a shrinking list of insurance carriers willing to cover foster care and adoption
- Not exclusively a red state or a blue state problem
- Needed to understand the scope of the challenge



Provider Voices

“The coverage requirements have become more costly than the compensation we get from child welfare for provided services.”

“Most carriers consider us high risk because of the work we do. We anticipate our premiums going up again this year. It is difficult to find carriers that want to insure us, even for the minimum requirements stated in our contract with the state.”

“It is a huge liability for our agencies that we have to indemnify the state in our contract.”

“Our very rural nature has put us in a place where we have struggled to find a carrier and when we find a carrier we have so many carveouts that the coverage offered does not work.”

Insights from a National Survey



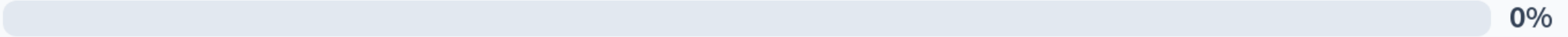
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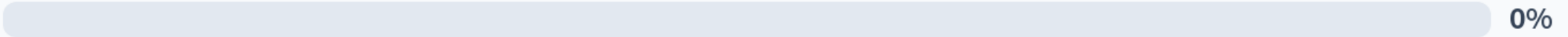


On a scale of 1-5, from your perspective, how urgent is the liability insurance issue?

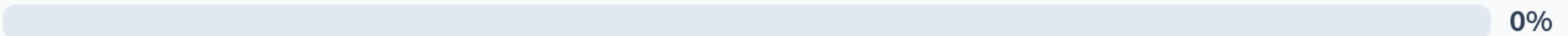
1 - Not Urgent



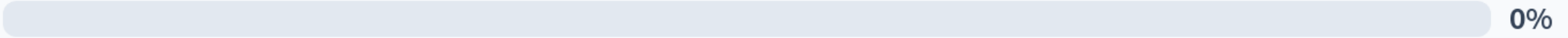
2 - Somewhat Urgent



3 - Unsure



4 Urgent



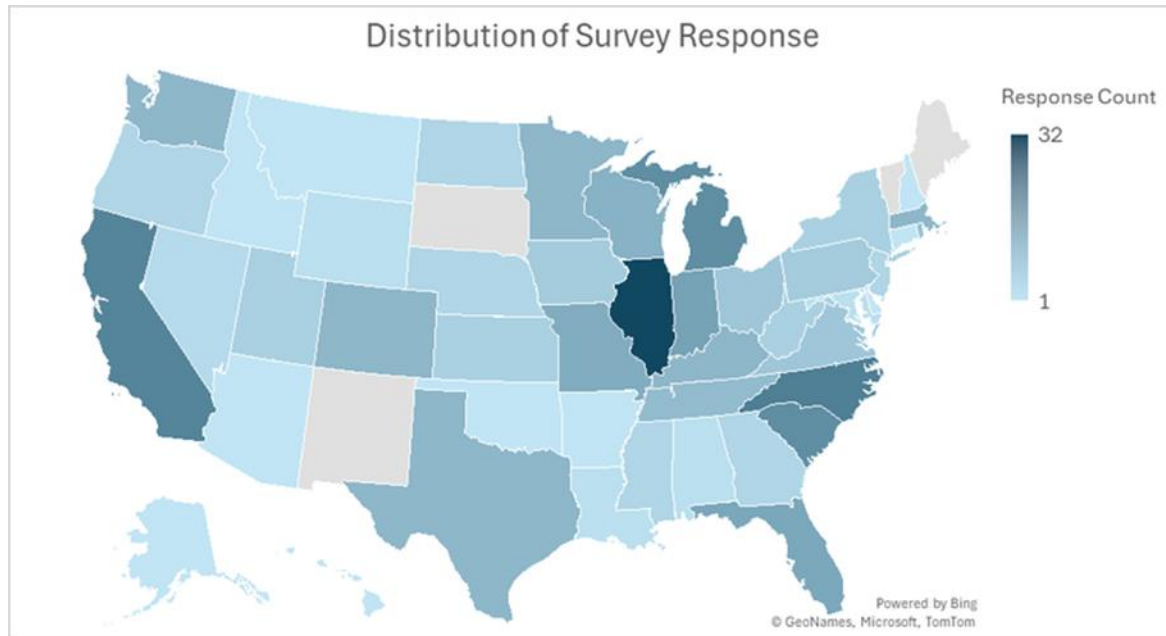
5 Very Urgent



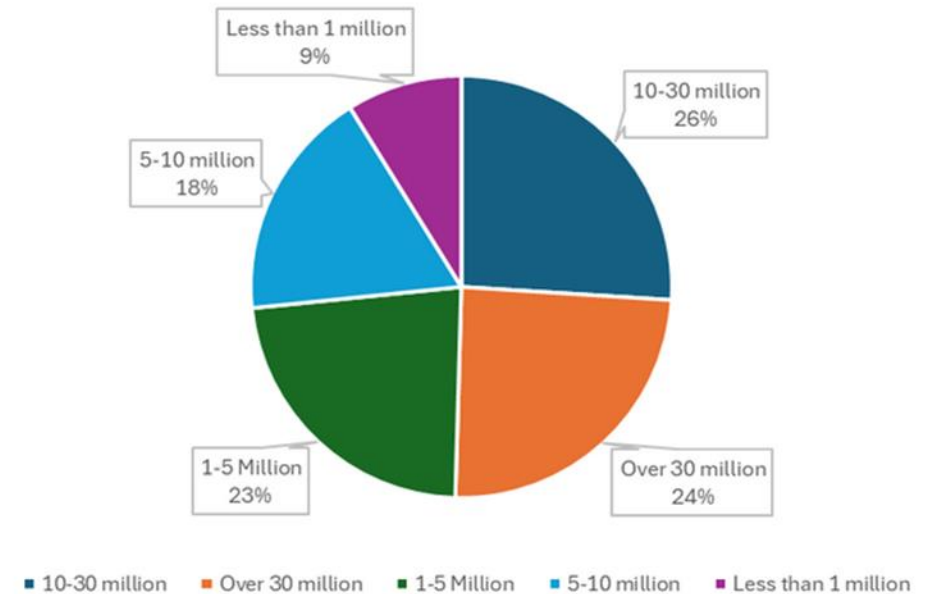
On a scale of 1-5, from your perspective, how urgent is the liability insurance issue?



Survey design & demographics



Distribution of 'What is your annual budget, in dollars?'



Liability insurance trends

THE VAST MAJORITY REPORTED AN INCREASE IN GENERAL LIABILITY PREMIUM COSTS:



Experienced a
premium increase
of more than 50%



Had their
premiums at
least DOUBLE



Had their
premiums
increase by
200-1800%





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Implications of the Liability Insurance Crisis

Looming Access Cliff Ahead

- Absent a comprehensive and coordinated solution, providers and their Boards will be left to make their own decisions about whether to continue delivering services to children
- More than 2/3 of survey respondents are contemplating or willing to consider changes to their service offerings due to liability insurance concerns
- As providers leave the system, pressure – and costs – increase on those that remain



Impact on Children & Families

- Diversion of funds from service to premiums means fewer staff available to support families
- Loss of prevention supports may lead to more families coming into care
- Increased lengths of stay for children in out-of-home care
- Prolonged trauma of family separation
- Loss of support for families caring for kin
- Loss of post-adoption supports may threaten the stability of adoptions





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An array services and the public-private partnership are at risk.

For public partners, what are you most concerned about regarding this issue?

Nobody has responded yet.

Hang tight! Responses are coming in.

For public partners, what are you most concerned about regarding this issue?

Loss of providers



(x10)

Lack of placement options for children and youth; increasing risk to children

Decrease in service type options

Increased workload

Loss of services and supports for children and families (x5)

Sustainability of program

Our agency's inability to keep up with rising costs/lack of access in our rate regulation process

Losing coverage leading to closing our programs

Insurance consuming cost and impacting staffing and salaries

Uncertainty in future - difficult to plan

Critical level of foster care service reduction

Limited service for children with significant challenges

Affordable cost

Getting funding to support these increases for providers

Potential erosion and/or collapse of Community Based Care models

Potentially child welfare services reverting back to government care.

Will we have a chance to convene again to hear how these potential follow ups are progressing?



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NOSAC
The National Organization of
State Associations for Children

acrc
TOGETHER, THE VOICE

Call to Action – Potential Solutions

A National Problem Needs a Federal Response

- Insurance – and re-insurance – are national and even global markets
- No state has found a definitive solution to this problem
 - States are limited in their ability to regulate and direct the actions of companies not domiciled in their borders





Call to Action

1. **Partners must work together** to look at the data and address the underlying challenges.
2. **Congress has provided federal solutions in other sectors impacting the public good and should step in here**, because both the federal and state governments have a special, shared responsibility to support children and families involved, or at risk of involvement, in the child welfare system and the services they need.
3. **Solving this challenge will likely require a suite of policy solutions, not a one-size-fits-all approach.** Several recommendations that have been suggested by stakeholders are included in the report.



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Next Steps

Insuring Care Landing Page


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NATIONAL
REPORT –
Insuring Care:
How Liability
Insurance Access
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The Trajectory is Unsustainable

“In 33 years of practice, we have not had a claim or loss. We also have an outstanding record with our state licensure agency...We were facing a 500% increase in our premiums this year...Our broker has warned us that next year’s renewal process might be even worse...These issues may force us to close our doors.” -Child welfare services provider

Various kinds of insurance are costing more for individuals and organizations across sectors, but child welfare providers across the United States are facing urgent challenges accessing adequate and affordable liability insurance, putting the availability of the continuum of child and family services and supports at risk. The National Organization of State Associations for Children (NOSAC) and the Association of Children’s Residential & Community Services (ACRC), in partnership with multiple state associations and national partners, recently completed a survey to better understand the size and scope of the problem nationwide and the disruption that this challenge presents to effective public-private partnerships that support child and family well-being.

Insuring Care Landing Page

Other Resources and Reports

National – An
Uninsurable and
Unavailable Foster
Care System



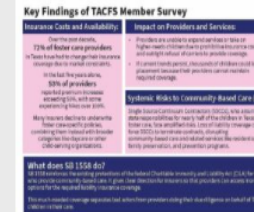
California –
Thousands of Foster
Youth on the Brink



Pennsylvania –
Liability Insurance
for Children's
Services Providers



Texas – Support for
Appropriate Liability
Coverage for Foster
Care Providers



Have a question or want more information? [Contact Us](#) →

Next Steps & Future Inquiries

- Better understand the state-by-state statutory and/or contracting requirements with regards to liability insurance
- Deeper dive into the impact of child victims legislation and changes in statutes of limitations across the country
- Share landscape of insurance carriers revealed through survey responses
- Outreach to key partners and subject matter experts



What else are you curious about regarding the survey data?

Nobody has responded yet.

Hang tight! Responses are coming in.

What else are you curious about regarding the survey data?

Insurance carriers that will still support non profit child welfare agencies



Viable options for affordable and sustainable insurance

Looking for ideas on how to advocate for change

How this may impact other child focus programs such as schools, daycare

What services have you seen cut first?

Who is covering the providers and where?

What are the next steps to ensure that children are not put further at risk?

Would love to hear companies still insuring these organizations.

Are there differences across different services?

Some type of one pager that we can use with state legislators.

If there are joined or supplemental insurance to cover the gaps?

Will we convene again to discuss how the potential follow ups are progressing?

Collaboration

Secondary insurance trust



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Contact Us

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