

## DEPARTMENT OF SOCIAL SERVICES

## CHILDREN'S DIVISION

P. O. BOX 88

JEFFERSON CITY, MISSOURI

August 27, 2014

## M E M O R A N D U M

**What's Inside:**

New legislation allowing youth in foster care to contract for automobile insurance

TO: REGIONAL EXECUTIVE STAFF, CIRCUIT MANAGERS, SUPERVISORS, AND CHILDREN SERVICE SPECIALISTS

FROM: TIM DECKER, DIRECTOR

SUBJECT: Ability to Contract for Automobile Insurance

## DISCUSSION:

In the 2014 legislative session, [HB 1092](#) was passed which allows youth 16 and older in Children's Division custody to contract for the purposes of automobile insurance with the consent of the Children's Division or Juvenile Court. Prior to this legislation, Missouri youth under the age of 18 were not allowed to enter into a contract, such as automobile insurance, on an individual basis. This legislation applies to youth in foster care only. This legislation will benefit youth who own a vehicle – a co-signer is not needed. The youth is responsible for paying the costs of the insurance premiums and is liable for damages from an automobile accident.

In 2012, [CD12-96](#) introduced a Non-Owner Insurance Policy for Older Youth available exclusively through Missouri's Automobile Insurance Plan. CD introduced this policy for 18-21 year olds. As a result of this legislation, the Non-Owner Insurance Policy has been revised to include youth 16-21 in Children's Division custody.

The Automobile Insurance Plan (AIP) is the market of last resort for consumers who need auto insurance but cannot find it through standard automobile insurance companies. The [Automobile Insurance Plan Servicing Organization](#) (AIPSO) is a non-profit management organization and service provider that administers the plan for Missouri and 48 other states and the District of Columbia.

Any agent licensed to write automobile insurance in the state can assist a qualified youth in obtaining insurance through the Missouri Automobile Insurance. Youth may also [contact the Plan online](#) or by calling 800-424-0026 for a list of producers/agents in their area who have submitted business to the Missouri Automobile Insurance Plan.

A [template automobile insurance consent letter](#) can be viewed here. If a consent letter is provided to the youth, a copy should be filed in the Older Youth Program Section of the file. A [Frequently Asked Questions](#) has been developed by the Department of

Insurance for youth and caretakers and is available on the CD internet in the Older Youth Program Section.

<b>NECESSARY ACTION</b>  1. Review this memorandum with all Children's Division staff. 2. All questions should be cleared through normal supervisory channels and directed to:	
<b>PDS CONTACT</b> Sally A. Gaines (573)522-6279 <a href="mailto:Sally.A.Gaines@dss.mo.gov">Sally.A.Gaines@dss.mo.gov</a>	<b>PROGRAM MANAGER</b> Amy L. Martin (573)751-3171 <a href="mailto:Amy.L.Martin@dss.mo.gov">Amy.L.Martin@dss.mo.gov</a>
<b>CHILD WELFARE MANUAL REVISIONS</b> Section 5 Chapter 1.1.13 <a href="#">Older Youth Program Section (Cover Sheet: White)</a>	
<b>FORMS AND INSTRUCTIONS</b> Template Consent for Automobile Insurance Letter	
<b>REFERENCE DOCUMENTS AND RESOURCES</b> <a href="#">AIPSO</a> <a href="#">Frequently Asked Questions</a>	
<b>RELATED STATUTE</b> <a href="#">HB 1092</a>	
<b>ADMINISTRATIVE RULE</b> N/A	
<b>COUNCIL ON ACCREDITATION (COA) STANDARDS</b> N/A	
<b>CHILD AND FAMILY SERVICES REVIEW (CFSR)</b> N/A	
<b>PROTECTIVE FACTORS</b> Parental Resilience: N/A Social Connections: N/A Knowledge of Parenting and Child Development: N/A Concrete Support in Times of Need: <a href="http://dss.mo.gov/cd/info/cwmanual/philbase.pdf">http://dss.mo.gov/cd/info/cwmanual/philbase.pdf</a> Social and Emotional Competence of Children: <a href="http://dss.mo.gov/cd/info/cwmanual/philbase.pdf">http://dss.mo.gov/cd/info/cwmanual/philbase.pdf</a>	
<b>FACES REQUIREMENTS</b> N/A	