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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

COMMITTEE
GAMING OVERSIGHT, CHAIRWOMAN

MEMORANDUM

DATE: FEBRUARY 11, 2011

SUBJECT: BUDGET AND FINANCE COMMITTEE STUDY,
LIABILITY INSURANCE FOR FAMILY DAY CARE HOMES

TO: ALL HOUSE MEMBERS

FROM : REPRESENTATIVE ROSITA YOUNGBLOOD

I plan to re-introduce a resolution directing the Legislative Budget and Finance Committee to prepare a study with recommendations on the issue of liability insurance for family day care homes. The resolution is similar to HR 633 of last session, which was reported out of the House Children and Youth Committee.

Currently, about 3,200 family day care homes are registered with the Department of Public Welfare in Pennsylvania and provide child care to about 20,000 young children. These programs provide child care to four through six children unrelated to the caregiver. A registration certificate can be issued by the Department of Public Welfare (DPW) for a 2-year period. Under current law, DPW inspects a family day care home only upon a complaint, at the request of a provider, or on a random sample basis.

Liability insurance can provide financial protection for providers and compensation for parents in cases involving injuries to children in these settings. However, concerns regarding liability insurance were raised at a public hearing on the issue held last session by the Children and Youth Committee. Issues included as follows: the cost and availability of insurance for family day care home providers; insurance requirements that can disqualify a family day care home provider from obtaining this insurance or obtaining homeowner's insurance; the impact on homeowner's insurance, the continued operation and registration of family day care homes, and possible reduction in family care homes as an option for parents in finding safe and affordable child care for their children.

Therefore, this resolution calls upon the Legislative Budget and Finance Committee to conduct a thorough study on the issues and submit a report with recommendations to the House within one year of adoption of the resolution.

If you are interested in co-sponsoring this bill, please contact Kendalle Wilt in my office at 7-7727 or e-mailing her at kwilt@pahouse.net.