

# CHILD CARE

#### Newsletter Spring 2023



StanWorks Child Care Program 251 E. Hackett Rd. Modesto CA 95358 Child Care Information Line: 209.558.2332 Child Care Fax: 209.558.3730

### Provider Liability Coverage Requirement

#### **RATE SHEETS**

Licensed family child care providers are required to provide the Stanislaus County Office of Education, Resource and Referral a copy of their rate sheet listing rate(s) charged, and discount and scholarship policies afforded to families, if any, including a selfcertification that the information is correct.

The StanWORKs Child Care Program verifies provider rates no less frequently than once a year by randomly selecting 10 percent of licensed family child care providers serving subsidized families. The purpose of the verification process is to make sure reported rates correspond to those provided to Resource and Referral. Licensed family child care homes are required to maintain liability coverage and must choose one of the following ways to meet the liability coverage requirement:

- Purchase a liability insurance policy covering injury to clients and guest in the amount of at least one hundred thousand dollars (\$100,00) per occurrence and three hundred thousand dollars (\$300,000) in total annual aggregate coverage, or
- Purchase a bond in the aggregate amount of three hundred thousand dollars (\$300,000), or
- Maintain a file of affidavits signed by each parent or authorized representative of every child enrolled in the home, with the affidavits stating that the parent or authorized representative has been informed that the family child care home does not have liability insurance or a bond

Providers who opt to not purchase liability insurance or bond must use and keep a completed Affidavit Regarding Liability Insurance for Family Child Care Home (LIC 282) on file.

## **Co-Payment Reminder**

When a family chooses a child care provider whose rate is more than the reimbursement amount allowed, the family is responsible for paying the difference between the reimbursement amount allowed and the provider's rate. This is called a copayment. The agreement to pay a co-payment is between the parent and the provider.