

State	High Risk Pool insurance for foster youth procured by DHS	Biological parents of child under foster care pays for foster child's license	Foster parent can provide auto insurance for foster child WITHOUT reimbursement	Foster parent can provide auto insurance for foster child WITH reimbursement	Foster parent liability policy procured by DHS but excludes auto liability of foster child	Foster child procures own insurance	Notes
Arkansas			X				Any employee or foster parent can sign an application for a foster youth to obtain an Arkansas Learner's Permit or Intermediate Driver's License but the youth must meet the requirements set by the Division and the State and be approved by the Director. (p. 40 Foster Parent Handbook, Arkansas Dept. of Human Services, DCFS)
California					X		
Florida	X (Through Florida Automobile Joint Underwriting Association)			X	X		3-yr pilot program established to pay cost of driver education, licensure & other costs for licensure, and motor vehicle insurance for foster youth who have successfully completed drivers ed. If a caregiver, individual or not-for-profit entity adds child to his/her existing policy, that person reimbursed for increase in cost. The Dept. will contract with a not-for-profit entity to develop procedures for operating and administering the pilot program. Dept. to submit annual report to Governor & Legislature on success of and outcomes achieved by pilot.
Hawaii		X (unless Court determines biological parents to be financially unable, then Insurance Commissioner can waive cost to obtain minimum insurance)					Sec 246-17.3; 431:10C-407; 431:10C-410
Idaho				X			

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Iowa			X				Foster parents may NOT sign the form for foster youth to participate in driver's education. Contact the youth's worker about getting it signed. Driver's ed fees are waived for foster child. Contact your insurance agent to see if the child is covered on your insurance while driving with a valid permit. If not, and you are planning to allow the child to drive, you will need to get the child added.
Missouri			X			X	Foster child can procure own minimum limits insurance policy (\$25,000/\$50,000 liability and \$10,000 property) through the high risk Automobile Insurance Plan Servicing Organization (AIPSO) using specially developed form titled "Named Non-owner Coverage Youth In State Custody." Does not cover damage to vehicle driven by youth. If both foster parent and foster child have own insurance and claim occurs, the policies are paid on a pro rata share of loss with the foster parent paying 80% and foster child paying 20%.
North Carolina			X			X	Pending N.C. bill 2015 HB407 Foster Minor 16 yrs or older shall be qualified & competent to contract for the purchase of auto insurance policy with consent of court. Minor responsible for purchasing auto liability insurance. No State, local govt, foster parent or entity providing services to minor under contract shall be responsible for paying insurance premiums or liable for damages resulting from foster youth's operation of vehicle. Nothing prohibits foster parent from including foster child on foster parent's policy.

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Oregon			X			X	Some insurance companies are willing to write a "Named Operator" or "Named Non-Owned" insurance policy for the youth which provides minimum limits.
Texas			X			X	High risk pool – Texas Automobile Insurance Plan Association. DHS tells youth in the Texas Foster Youth Justice Project document that "Some insurance policies only cover the car's owners and a list of a few specific other people. Some insurance policies cover anyone who the owner lets drive the car. You MUST make sure that you are covered by the insurance policy attached to the car BEFORE you start driving it. ... If you are in an accident, you will be personally responsible for paying any damages. This could be very expensive." Drivers License App signed by primary case worker or other DFPS Staff. Fee can be waived through fee waiver application. Foster parent or legal guardian may sign Drivers License App. General auto statute includes foster children as a "family member" of foster family for their own insurance if the foster family wants to put child on their policy.
Utah				X			R512-309 Permits reimbursement of foster parents for adding child to foster parent's insurance; provides foster parent may sign as responsible adult for foster child to obtain drivers license

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