

# CHILD WELFARE AGENCY LIABILITY TASK FORCE - HJR24

*Confronting the Collapse of community-based foster family homes in Illinois*

FACT SHEET

2025

## THE PROBLEM

The Illinois Department of Children and Family Services (DCFS) partners with community-based organizations (CBOs) to provide foster care services for nearly **75%** of the youth in care (**over 13,000 children**). To provide these vital services, foster care providers are required to maintain liability insurance. The remaining major insurance **carriers have publicly announced that they will not be writing any new policies** in 2025 and have issued nonrenewal notices on existing policies. Without coverage, foster care providers cannot continue to serve the youth and families in the Illinois foster care system.



- **Irreparable Service Disruptions** - Immediate transfer of foster youth to the direct supervision of DCFS, **increased lengths of stay, loss of foster families**, and **additional budgetary constraints** on DCFS and remaining foster care agencies.
- **Inadequate Coverage** - Child welfare agencies are facing **exorbitant increases in premiums** and **significant reductions in coverage** from the remaining insurance carriers. Providers are purchasing supplemental insurance from multiple insurance carriers to fill in the gaps. They also face reduced umbrella coverage and tighter sublimits.

## THE SOLUTION

Creates the **Child Welfare Agency Liability Task Force** to develop and recommend a permanent solution to address the declining availability of liability insurance coverage for child welfare agencies in Illinois. The Task Force will dissolve one year after the resolution is adopted. The Task Force includes the Director of the Department of Insurance (DOI), the Director of DCFS, members of the General Assembly, advocates of the insurance industry, advocates of Illinois attorneys, and advocates of CBO's. The Task Force will receive administrative support from the DOI and DCFS.



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## CALL TO ACTION

*Support HJR24 (Rep. Ness) to continue working on a permanent solution to address the declining availability of liability insurance and ensure that youth and families can receive vital services.*

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For questions please contact  
Andi Durbin at Illinois Collaboration on Youth: [adurbin@icoyouth.org](mailto:adurbin@icoyouth.org)  
Allison Richard, Lobbyist: [allison.f.richard@gmail.com](mailto:allison.f.richard@gmail.com)