



House of Representatives

General Assembly

File No. 23

February Session, 2024

Substitute House Bill No. 5160

House of Representatives, March 13, 2024

The Committee on Children reported through REP. LINEHAN of the 103rd Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

AN ACT CONCERNING THE MAINTENANCE OF LIABILITY INSURANCE COVERAGE BY CHILD CARE CENTERS, GROUP CHILD CARE HOMES AND FAMILY CHILD CARE HOMES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective from passage*) Not later than December 1,
2 2024, the Commissioner of Early Childhood shall, in consultation with
3 a nonprofit organization providing entrepreneurial and financial
4 education services to women, develop a document for distribution to
5 each person, group of persons, association, organization, corporation,
6 institution or agency licensed to maintain a child care center or group
7 child care home pursuant to section 19a-80 of the general statutes or
8 family child care home pursuant to section 19a-87b of the general
9 statutes, explaining the benefits of maintaining liability insurance
10 coverage for such center or home and the potential consequences that
11 may result in the absence of such coverage. Not later than January 1,
12 2025, and annually thereafter, the commissioner shall distribute such
13 document electronically to each such licensee.

14 Sec. 2. (NEW) (*Effective from passage*) On and after January 1, 2025,
 15 each person, group of persons, association, organization, corporation,
 16 institution or agency licensed to maintain a child care center or group
 17 child care home pursuant to section 19a-80 of the general statutes or
 18 family child care home pursuant to section 19a-87b of the general
 19 statutes shall, at the time an agreement for the provision of child care
 20 services is made or renewed, provide the individual seeking such
 21 services with written notice indicating whether such licensee does or
 22 does not carry liability insurance coverage of not less than one hundred
 23 thousand dollars for damages by reason of bodily injury to, or the death
 24 of, any one person. Such notice may state that such coverage is not
 25 required by law. Not later than January 1, 2026, and annually thereafter,
 26 each such licensee shall confirm, in a form and manner prescribed by
 27 the Commissioner of Early Childhood, that such licensee complied with
 28 the requirements of this section in the immediately preceding calendar
 29 year.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section
Sec. 2	<i>from passage</i>	New section

KID *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill, which requires the Office of Early Childhood to develop a document explaining the benefits of liability insurance for child care centers and homes and the potential consequences for not having insurance, results in no fiscal impact because the agency has the resources and expertise necessary to meet the requirements of the bill.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis**sHB 5160*****AN ACT CONCERNING THE MAINTENANCE OF LIABILITY INSURANCE COVERAGE BY CHILD CARE CENTERS, GROUP CHILD CARE HOMES AND FAMILY CHILD CARE HOMES.*****SUMMARY**

This bill requires the Office of Early Childhood (OEC) commissioner, by December 1, 2024, to consult with a nonprofit organization that provides entrepreneurial and financial education services to women and develop a document that explains the (1) benefits of child care centers and homes maintaining liability insurance coverage and (2) potential consequences of not having this coverage. The OEC commissioner must electronically distribute the document to licensed child care centers, group child care homes, and family child care homes each year, starting by January 1, 2025.

Starting by the January 1, 2025, the bill requires these centers and homes, when making or renewing child care services agreements, to give the person seeking services a written notice indicating whether or not the licensee carries at least \$100,000 of liability insurance coverage for damages resulting from bodily injury or death to someone. The notice may state that the coverage is not required by law. Additionally, starting by January 1, 2026, each licensee must annually confirm compliance with the bill's notice requirement to the OEC commissioner as she prescribes.

EFFECTIVE DATE: Upon passage

COMMITTEE ACTION

Committee on Children

Joint Favorable Substitute

Yea 11 Nay 6 (02/29/2024)