

Keys to Independence Annual Legislative Report State Fiscal Year 2014-2015

I. Program Update

The Keys to Independence Act, authorized in 2014 by the Florida Legislature (Statute 409.1454), recognizes that a young adult will be less likely to be fully independent without a driver's license and requires that the Department of Children and Families submit a report to the Governor, the President of the Senate, and the Speaker of the House of Representatives evaluating the success of and outcomes achieved by the pilot program. A driver's license enables him/her to have a job, go to school, engage socially and contribute to their community. The Keys to Independence Act Pilot Program is intended to create opportunities and solutions to these barriers through reimbursing the cost of licensure, driver's education, other costs incidental to licensure and motor vehicle insurance for children in licensed out-of-home care who have successfully completed a driver's education program.

Community Based Care of Central Florida (CBCCFL) was selected through a competitive bid process to manage the development and implementation of this statewide pilot. The resulting contract was executed on September 17, 2014. CBCCFL was given a 30-day period to develop a detailed Pilot Program and Implementation Plan, and began accepting applications for enrollment on October 15, 2014. CBCCFL has proven, to be committed to making the program user-friendly and getting as many youth in foster care driving as possible.

Progress made in the first year includes:

- 226 foster youth enrolled and making progress toward a drivers' license
- Partnerships with drivers education to give foster youth access where public schools do not provide drivers education
- Recruitment of an insurance company to offer coverage for these youth

II. Outcome Report

Enrollment

CBCCFL quickly began to promote the availability of the program through many outlets. CBCCFL launched a website (www.keystoindependencefl.org) and Facebook page, distributed emails, conducted meetings with statewide organizations, participated in regional independent living calls and provided local trainings to promote the program. Program staff has conducted in-person trainings in 100% of CBC regions around the state, often conducting multiple presentations to groups of case managers, Guardians ad litem, foster parents, residential providers, CBC staff and other stakeholders.

Youth under the age of 18 must first possess a learner's license for a period of 12 months before obtaining a driver's license. During this 12 month period, the parent or guardian must attest to 50 hours of practice driving, of which ten must be at night.

In the contract, CBCCFL and the Department set targets for enrollment. CBCCFL has exceeded those targets.

Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June*	TOTALS
0	10	15	20	20	20	20	20	25	150 Target
5	11	25	9	29	67	53	17	10	226 Actual

*through June 17, 2015

A total of 21 denials have been issued, each due to the prospective youth not residing in a licensed placement, which is a statutory requirement for enrollment. Of the 226 applications approved, 122 have been from group homes and 104 are from foster homes.

Each month, CBCCFL designated program staff evaluates applications based on the CBC region of origin. DCF recommends that CBCCFL continue to offer technical assistance to CBC staff and providers in regions where enrollment seems slow or not reflective of the percent of prospective eligible youth in that region.

Franklin, Gadsden, Jefferson, Leon, Liberty, Wakulla	Big Bend CBC	4	3
Bay, Calhoun, Gulf, Holmes, Jackson, Washington	Big Bend CBC	3	3
Brevard	Brevard Family Partnership	6	5
Orange, Osceola	CBC of Central Florida	35	29
Seminole	CBC of Central Florida	16	16
Palm Beach	ChildNet	6	6
Broward	ChildNet	5	5
Charlotte, Collier, Glades, Hendry, Lee	Children's Network of Southwest Florida	11	9
Flagler, Putman, Volusia	Community Partnership for Children	13	13
Indian River, Martin, Okeechobee, St. Lucie	Devereux Families	13	12
Pasco, Pinellas	Eckerd Community Alternatives	20	18
Hillsborough	Eckerd Community Alternatives	15	13
Escambia, Okaloosa, Santa Rosa, Walton	Families First Network	6	6

Duval, Nassau	Family Support Services of North Florida	31	31
Hardee, Highlands, Polk	Heartland for Children	6	4
Citrus, Hernando, Lake, Marion, Sumter	Kids Central	10	9
Clay	Kids First of Florida	11	10
Miami-Dade, Monroe	Our Kids of Miami-Dade/Monroe	7	6
Columbia, Dixie, Hamilton, Lafayette, Madison, Suwanee, Taylor	Partnership for Strong Families	8	8
Alachua, Baker, Bradford, Gilchrist, Levy, Union	Partnership for Strong Families	10	10
DeSoto, Manatee, Sarasota	Sarasota Family YMCA	11	10
St. Johns	St. Johns County Board of Commissioners	0	0
	TOTAL	247	226

Of the 226 total youth enrolled, 73% do not have a learner's license. The Initiative Support Manager works diligently with these youth to complete the required 4-hour Traffic Safety and Substance Abuse course, as well as prepare for the Knowledge Exam required for the learner's license. Youth under 18, per the requirements of the Florida Department of Motor Vehicles, must hold a learner's license for a minimum of 12 months prior to attempting the on-the-road exam for their driver's license. During this period, they must also complete 50 hours of practice driving time, of which ten must be at night.

Only 11.5% of the enrolled youth currently have a driver's license. Of those, just over half have not completed a comprehensive driver's education course required for reimbursement of insurance expense, per the statute. The Initiative Support Manager works directly with the youth and their caregiver to identify driver's education courses near their community. Only 6% of youth enrolled in the program have met the requirements for insurance expense reimbursement; As of June 30, 81% of them received an insurance expense reimbursement.

All the youth in this program under the age of 18 will only be able to access that expense after one year of possessing a learner's license. In Florida, insurance needs to be purchased once the youth has obtained a driver's license and the decision for vehicle usage has been made. It is not an expense for a youth with a learner's license. Due to the process for obtaining a driver's license, the young adult below age 18 would begin with a learner's license, and the insurance expense would not be needed for 12 months. Therefore, during the next fiscal year, the insurance expense will better reflect the long-term costs of the program.

Through June 1, 2015, Keys to Independence has reimbursed \$30,592.77 in eligible expenses to participants.

In Florida, insurance can be obtained once the youth has a driver's license and an identified vehicle. As stated previously, youth must possess a learner's license for one year and insurance is not required during this period. Therefore, during the next fiscal year, the insurance expense will better reflect the long-term costs of the program.

CBC Subcontracts

In addition to providing marketing and technical assistance throughout the state, CBCCFL has established subcontracts with 12 of the CBC Lead Agencies. These subcontracts are designed to streamline the reimbursement process for youth and caregivers.

• Big Bend Community Based Care (2, 14)	• Family Support Services of N. Florida (4)
• Brevard Family Partnership (18)	• Heartland for Children (10)
• Community Partnership for Children (7)	• Kids Central (5)
• Devereux (19)	• Kids First of Florida (4)
• Eckerd Community Alternatives (6, 13)	• Partnership for Strong Families (3, 8)
• Families First Network/Lakeview Center (1)	• Sarasota Family YMCA (12)

The following CBCs did not enter into subcontracts with CBCCFL: ChildNet (15, 17), Children's Network of Southwest Florida (20), Our Kids of Miami-Dade/Monroe (11, 16) and St. Johns County Board of County Commissioners (7). Program staffs, and CBCCFL executive leadership, have sought to establish a subcontract with each of these lead agencies. To date, these agencies have declined to participate in a subcontract. However, all but St. Johns County Board of County Commissioners have enrolled participants in the program.

Driver's Education Subcontracts

Currently, 26 of Florida's 67 county school districts offer driver's education courses. Students in the remaining counties must take comprehensive driver's education through Florida Virtual School or from a third-party provider. CBCCFL has begun establishing subcontracts with providers of comprehensive driver's education courses throughout the state. The purpose of these subcontracts is to provide a single point of contact for youth to quickly and efficiently enroll in the course, streamline billing, and to offer services at a competitive rate.

These providers are also willing to meet the unique needs of youth in foster care. The driver's education schools are willing to pick our youth up at their foster or group home, provide behind the wheel instruction and let the youth use the school's automobile to take the state driving test. This partnership has eliminated several logistical barriers for our foster youth.

CBCCFL has finalized two such subcontracts with Treasure Coast Driving School and United Safety Council, each covering multiple counties – 11 in total. These efforts will be continued to maximize access to driver's education in all corners of the state.

Insurance

The legislation recognized one of the biggest barriers to youth in foster care acquiring driver's licenses is insurance. Any youth under 18 who attempts to get a license must have proof of insurance. Previously, youth in foster care have had minimal resources to purchase insurance. DCF recognized it would be difficult for youth to find insurance companies willing to enroll them in coverage. Thus, the contract enabled CBCCFL to seek providers willing to work with this pilot program. Florida Automobile Joint Underwriting Association (FAJUA) partnered with the program and is offering foster youth a non-owners policy. Now, foster parents or the youth themselves can purchase insurance and will be reimbursed by the program.

III. Barriers

Statute requires that DCF seeks to identify and mitigate barriers related to licensure, particularly those barriers unique to youth in the licensed foster care system. Above and beyond the expense of testing, driver's education and insurance premiums, we have thus far identified the following primary barriers:

- Driver's Education: Though comprehensive driver's education is not a requirement to obtain a license in the State of Florida, Statute 409.1454 has required completion of such a course prior to receiving reimbursement for insurance premiums. With only 38% of Florida's school districts providing a no-cost course, youth in this program must find an alternative to meet this requirement. Program staff must work with residential providers on a case-by-case basis to overcome these obstacles.
- Group Care Concerns: Program staff has worked extensively with residential group care providers around the state. These providers have several concerns about their youth's participation, including the provider's liability should a youth damage a company vehicle during practice driving, allowing existing staff to assist a youth with practice driving in their own vehicle or a company vehicle, or even using a third-party's vehicle (such as the youth's GAL or a driver's education provider) while on the provider's property. While the contracted technical assistance team is working directly with these providers to find agreeable solutions, in the meantime, the affected youth are unable to move forward toward licensure.
- Foster Parent Concerns: While most licensed foster parents are generally supportive of youth in their care participating in the program, many have concerns about liability should the youth get in an accident. Even if a youth in foster care has their own policy, should the youth have an accident while driving a household vehicle, Florida law dictates that the insurance of the owner's vehicle can be sued for damages. The Keys to Independence team continues to work with foster parents, FAJUA and household insurers to determine the best and most cost-effective course of action to adequately cover the youth while limiting risk to the caregiver.
- Case Manager Liability Concerns: During the course of the initial pilot year, one group of case management agencies in Circuit 5 refused to sign DMV applications on behalf of youth

due to liability concerns. In such instances, case managers are expressly protected by statute in doing so (see FL Statute 322.09(4)-(5)). Program staff provided extensive technical support to these case management partners and their supervising lead agency to resolve these concerns. Additionally, the staff worked directly with the Director of the DMV, who issued a statewide memo reminding front-line employees of statute and policies relating to serving youth in foster care.

- Fiscal Concerns: While the contract identified an insurance reimbursement limit, the \$200 per month threshold has proved to be an inaccurate estimation. DCF will work with CBCCFL to work on a reimbursement adjustment in the next contract year which will reflect the cost analysis from the first year of operations.

Summary

The Keys to Independence program did not begin recruiting youth for enrollment until the second quarter of the fiscal year. Therefore youth enrollment rate was low within their first quarter of operations. However, the program has experienced a significant rise in application as the fiscal year progresses on.

Though the program is exceeding our initial enrollment target for Year 1, the vast majorities of enrollees do not yet have a learner's license or have only recently obtained a learner's license. 115 of the current participants have no learner's license and are under the age of 18. Even should they all successfully obtain their learner's license within the next month, insurance expense – the most costly aspect of the program – will not be a factor until the end of Year 2. An additional 51 youth are over the age of 18 and legally able to obtain their driver's license at any time; however, the majority must still complete comprehensive driver's education, an endeavor that requires extensive time, logistics and planning. Further, because the statute requires a reimbursement-only model, CBCCFL is working with the CBC's of origin to pay this expense upfront so that the youth is not expected to pay for the \$400-\$500 course out-of-pocket.

With a delayed start and slow ramp-up of expenses due to a lengthy licensure process, DCF anticipates that CBCCFL will under-spend the allocation appropriated to Year 1 of the program. Though it is too early to project with certainty in the pilot project, we anticipate that expenses will begin to steadily but slowly increase as more and more youth obtain their driver's licenses and become eligible for insurance reimbursement.

Although the Keys to Independence pilot is only in its 10 month, DCF and CBCCFL partnership has made a number of improvements to the above barriers. We anticipate that we will be able to identify and apply across-the-board solutions to these issues as we work with a greater number of providers and modify the contract in order to maximize the service accessibility for young adults.

The Department would like to recommend continuing this project for fiscal year 2015-2016.