



2/9/2026

Good morning, Chair Reynolds, Vice Chair Andersen and members of the committee,

For the record, my name is Vera Stoulil. I am the CEO of the Oregon Alliance. Alliance members provide an array of critical services for children, youth, and families, including behavioral and mental health services, homeless youth services, therapeutic residential care, and prevention services, along with foster care, adoption, family reunification, education, and substance use treatment. I am here in support of SB 1535 and an amendment for an interim workgroup.

I want to thank Senator Andersen for bringing forward SB 1535 and the issue of child abuse liability insurance to the legislature. Thank you, Senator, for inviting us to be here today and for including us in this discussion.

Service providers are struggling to find or maintain adequate and affordable liability insurance coverage, even when they have no insurance claim or loss history. Liability insurance affordability and accessibility are growing concerns among child serving organizations. These organizations are child caring agencies (CCAs), licensed through ODHS to provide residential and foster care services.

In the spring of 2025, we began to hear from providers about their struggles to obtain and afford insurance. Throughout the year, we began to hear from more and more organizations. One organization had to close their foster care program because they could not get insurance.

In the fall of 2025, in a joint effort with ODHS and OYA, we surveyed child caring agencies. We heard:

- More than two-thirds (67%) of organizations surveyed had trouble getting insurance carriers to bid on their organizations.
 - Among these organizations...
 - More than a quarter (27%) had their carrier refuse to cover them outright.
 - About 40% had significant rate increases.
- More than a third (34%) of organizations surveyed saw their abuse/molestation insurance premiums rise by more than 50%.

Some quotes from members:

- “Our insurance provider declined to cover a host home program for us. They cited no longer covering new 'foster care adjacent' programs. We shopped the program and found that no suitable insurance company was willing to insure this program.”

Empowering Organizations,
Transforming Lives



Oregon Alliance

- “Our rates have increased by almost 100% over the last year. We have had to have many meetings and spend a great deal of time negotiating, attempting to get coverage and ultimately we have tried to secure extra funding to support the massive increase.”
- "These costs have escalated to a point that is not sustainable unless match by State investment to cover.”

We ask that the legislature direct an interim workgroup that is not just limited to childcare insurance but includes child caring agencies in Oregon.

Thank you for your leadership and for your commitment to Oregon’s children and families.

Sincerely,

Vera Stoulil

CEO

Oregon Alliance of Children’s Programs

Empowering Organizations,
Transforming Lives