

MARYLAND PROVIDER

Maryland State Family Child Care Association

ISSUE 29

www.msfccca.org

Summer 2005

MSFCCA EXECUTIVE BOARD

President- Karen Knabe
301-776-5247
KarensKare@comcast.net

Treasurer – Marlene Miller
410-730-3088
mrsmarlene@aol.com

VP of Public Policy – Donna Fowler
301-352-3614
harvestingminds@comcast.net

Rec. Secretary – Amy Dapsauski
301-682-4064
alanday@adelphia.net

VP of Education – Cathy Greer
301- 604-3558
littlemunchkins8@hotmail.com

Corr. Secretary – Linda Church
301-621-7498
lindaschildcare@comcast.net

Did you know that NAFCC Accreditation Support is being offered through DHR? For more information go to their web site at:
<http://www.dhr.state.md.us/cca/creden/pdfs/app5.pdf>

The next Annual/Quarterly Meeting of the Maryland State Family Child Care Association will be held July 23, 2005 at 9:30 a. m. at the Howard County Resource and Referral. All members are invited to attend, however space is limited as well as a lunch count is needed so an **RSVP is required. Call Karen @ 301-776-5247 by 7/16/05.**

We will have the Annual meeting promptly at 9:30am and begin the Quarterly meeting immediately following.

Come and share the issues that concern you and your local providers, hopefully we can work together to find solutions.



MESSAGE FROM THE PRESIDENT

What an exciting Legislative Session! You accomplished a lot this year in session. We are still waiting for the Governor to sign the bill for the move to MSDE. If you did not hear, the bill passed with good numbers in both the Senate and House. YOU also did a great job with restoring the budget for the MCC Network (R&R's). It takes **ALL** of us working together to things done.

I appreciate all the help that we had this Legislative Session, with Donna Fowler, Debbie Moore, Amy Dapsauski, Clinton Macsherry, Steve Rohde, and Sandy Skolnik, and many, many more. There are many hours that go into the Legislative Session. We (MSFCCA) have to read the bills, decide if we want to support/monitor/not support, each bill that is involving the child care community. Sometimes it is not affecting us immediately, but it could impact us at a later date. Those are the ones we usually monitor and see what happens. **YOU ALL did an excellent job contacting your Legislators** to share our concerns. Thank you very much for your support of the MSFCCA.

I would like to take a moment to thank the MSFCCA Directors for taking their job seriously. I know that we had talked about a substitute, but it is illegal in the state of Maryland for an alternate to take the place of a Director. It is the fiduciary responsibility of the Director to take their job seriously. I have found that the Directors are taking the commitment serious. We need to have quorum at the meetings in order to vote, therefore, it is important for the Director to attend the Quarterly meetings. I would also hope that the Presidents and members listen to the Director who wants to report what is happening at the state meetings. We tell the Directors that it is their responsibility to take the information back to their local association. Please allow the MSFCCA Directors to complete their duties.

If you're local association has not completed the forms for the Annual Meeting, July 23, 2005. Please take the time to complete and return to Maryanne Lazarchick, Nominating Chair. We are in need of a Treasurer at the state level. If anyone is interested, please contact Maryanne (301-871-6810) or Karen (301-776-5247). We could explain the responsibilities to anyone who would be interested.

Have a great summer with the children, but most of all stay safe!

How to Pick a Business Liability Insurance Policy

by Tom Copeland

Not all family child care business liability insurance policies are the same. To evaluate your choices among policies, here is a checklist to use:

- General liability coverage for accidents and lawsuits against your business: Your policy will have limits on occurrence coverage (the amount the policy will pay per accident) and aggregate coverage (the amount the policy will pay over the life of the policy--usually one year). Ideally, you want the policy limits to be at least \$1 million occurrence and \$2 million aggregate.
- Professional liability coverage to protect yourself in case you failed to adequately supervise the children in your care
- Legal defense in which the limits of this coverage are in excess of the general liability limits: In other words, you don't want legal fees to reduce your policy limits.
- Sexual abuse coverage with separate liability limits that cover you, your family, and your employees.
- Medical ("no fault") coverage to cover expenses when children are injured: You don't want your parents to have to look for coverage from their insurance first.
- Coverage for accidents when you are away from your home with the children
- Renters want the ability to list their landlord as an "additional insured."
- The policy should be an "occurrence form," not a "claims made," policy. An occurrence form covers you as long as the injury occurred while you were insured, even if you are sued many years later. A claims made policy only covers you if you are sued when you are insured.
- The policy should cover you for all the hours that children are present in your home (including evenings and weekends).
- The policy should cover food illnesses and dispensing of medicines.
- The company should have at least an "A" rating from the Best Company.

You may not be able to get a policy that has all the features identified in this checklist. Try to choose a policy that offers the most coverage. Purchase as much insurance as you can afford. The cost of business liability insurance is 100% deductible. Providers cannot afford to be without business liability insurance to protect themselves from the many risks of running a business.

"Copyright © 2004 Redleaf National Institute 1-800-423-8309."

Attention Members, the following is a note from Ed Toole at Mutual of Omaha:

This is a note to clear up some misunderstandings about the benefits established between the MSFCCA and Mutual of Omaha. The primary program is a disability income plan now available to family child care providers. Previously no company offered this. There are also discounts on long-term care insurance as well as enhancements to other coverage's. The main area of confusion seems to be with health insurance. There is no guaranteed issue or discounted plans through Mutual of Omaha. The Mutual agents have made arrangements to solicit plans for members through Carefirst, but these are subject to normal underwriting. Any questions should be addressed to Ed Toole the General Manager at 410-931-4639 or to edward.toole@mutualofomaha.com.

"It is what we think we know already that often prevents us from learning."

Claude Bernard



INTERNET RESOURCES

2004 School Readiness Report –

http://mdchildcare.org/mdcfc/pdfs/mmsr_school_readiness.pdf

Guidelines for Healthy Child Development and Care for Young Children –

http://mdchildcare.org/mdcfc/pdfs/Grow_smart_development.pdf

Maryland's Children's Health Program –

http://mdchildcare.org/mdcfc/for_providers/mchp_forproviders.html

Get Ready to Read! Family Child Care Literacy Environment Checklist –

<http://www.nafcc.org/fcclist.pdf>

MARK YOUR CALENDARS

MSFCCA Annual/Quarterly Meeting – 7/23/05

NAFCC Annual Conference 7/27/05 – 7/29/05

MSFCCA 2005 Conference - October 14- 16, 2005

MSFCCA Quarterly Meeting – 10/29/05

NAEYC Annual Conference – 12/7/05 – 12/10/05

Mark Your Calendars!

For more information on any of these events, check our web site at: www.msfcc.org

VICE PRESIDENT OF EDUCATION

Cathy Greer

The Maryland State Family Child Care Conference will be held on October 14-16, 2005 at the Clarion Fontainebleau in Ocean City.

You can
Partner

PUBLIC POLICY / LEGISLATIVE NEWS

Donna Fowler

The next
to help,

BUDGET

On Monday, April 12th at Midnight, the General Assembly adjourned "Sine Die," bringing the 2005 Legislative session to a close.

If you have
JJAL1@
karealot

We have to be extremely happy with the way the budget session ended with the restoration of \$1 Million for our Child Care Resource Centers. Does the resource center have enough to fully fund all of their previous programs? No. They are currently funded at 3.8 Million – still a cut of 1.2 million from 2 years ago. Governor Ehrlich had previously made the \$1 Million supplemental appropriation to partially restore Network funds that had been cut in January, but legislators had rejected most of that supplemental appropriation. Your intensive advocacy efforts succeeded in convincing legislators to reverse course and accept the supplemental.

The Maryland
from pro
apfeiffer

QUALITY INCENTIVES

The Child Care Administration's Credentialing program received an increase from \$145.5 thousand to a little over \$600 thousand dollars. With the increase of funds comes the return of training voucher reimbursement (up to \$400 per credentialing year), accreditation support, and yearly bonus' for levels 5 and 6.

Liz Kelley, Director of Credentialing has put together a proposal to add an additional level to the Credentialing program. This level will be a 4+, which means level 4 plus NAFCC Accreditation, 30 college credits in the early childhood education arena, or a current CDA. They have also proposed that when you initially apply for credentialing and you receive a level 2 or higher, you will receive half of your bonus up front and the other half after maintaining that level for one year.

This proposal is in regulation review. Liz does not expect any difficulty with the passage and expects it to go into effect in August 2005.

PURCHASE OF CARE

The Department of Human Resource's Child Care Subsidy Director, Ann Webster reported the following:

Approved procedures to open up the POC Wait List:

- Each family who is currently on the wait list will be notified by mail.
- A letter has been prepared and sent out on May 1st to the first batch of wait list families, who declared their income between the levels of A-D (approximately 10K families and 75% of individuals on wait list).
 - They have been asked to reply to the letter by May 31st even though the department will not decline if sent in after that date.
 - Any individuals who do not reply to the letter, who have listed their income in the A – D level cases will be closed at the end of August 2005.
- Second mailing, to those who declared their income in levels E – J will be mailed out June 1 – 3 (approximately 4000 families).
 - These individuals have been asked to respond by June 30th.
 - If the individuals reply to the letter they will be either served, declined or put on a new wait list (the old wait list will essentially become a "dirty" list).
 - If the individual do not reply – they will remain on the "dirty" wait list and their cases will not be closed out.

Other notes:

- The child care subsidy office does not have the budget or manpower to track down individuals any other way except through the letter campaign.
- The POC offices have seen a 10% decline in centers and homes receiving POC payments.
- CCA projects to serve 2400 – 2900 additional children who are currently on the wait list (they hope this number will be greater).
- FY05 provision has been established that mandates that of the 111M allocated to POC – 90M must be spent in POC.
- FY06 provision establishes that of the 103M allocated to POC – 100% must be spent on POC.

CCATS POC/Licensing Update

The POC and Licensing portion of the new CCATS system will not roll out on July 1, 2005 as first planned. This timeline has been moved back to the end of February 2006.

In June and July 2005, CCA will conduct user acceptance testing with MAXIMUS. CCA will through every possible scenario at the system that they can come up with to basically try and break the new program. Hopefully all bugs will be worked out during this period.

In September 2005 the pilot program will begin in Carroll and Anne Arundel County.

The rest of the regions will be phased in during an October through February, with all on line by March 2006.

The public portal piece has not been completed as of yet, but they are pushing to roll this piece out with the licensing and POC portion of CCATS.

SPECIAL NOTE:

1. There are some changes happening with the procedures of POC. They will go into effect on July 1, 2005. It would be wise to invite Ann Webster to the July meeting if possible to explain to directors so that they can explain to their locals.
2. As of July 1, 2005 providers will have 60 days from the last day of service to submit for payment. Any vouchers submitted for payment after this period will be denied.

Hello

I was
hearing
wrench
million
POC
POC

year's
budget
What
Assoc
about
Subco
progr

provid
CCA
childh
I wou

onset
pulled
categ
thoug

up to
follow
renew
reimb

they a
you've
care f
mone
exper

drawe
happe
about