# Individual Service Provider (ISP)

# Insurance Requirements

## Summary

Community Resources Development (CRD) performed a search of ISP documentation including the Individual Service Provider (ISP) Handbook, Individual Service Provider Agreement and RAM Chapter 29, Exhibit A, ISP Categories. The language used re: insurance responsibilities for ISPs is general, with the exception of ISPs that transport consumers (Driver Services) which specifies that the ISP must have a valid driver’s license and meet the state legal insurance coverage requirement. RAM Chapter 29, Exhibit A ISP categories did not mention insurance requirements anywhere in the document.

The general language regarding insurance requirements for ISPs follows:

* I am an independent contractor, not an employee of the State of California.
* As an independent contractor, I understand that it is my responsibility to obtain all the tools, equipment and licenses or certifications necessary to perform the services for which I have been approved to provide.
* My approval and continued maintenance of my ISP status is based on my specific qualifications; therefore, subcontracting of services to other persons, or employing others to provide authorized services, is not allowed.
* I am responsible for securing all required insurance.
* If I transport consumers, I must have a valid driver’s license and meet the state legal vehicle insurance coverage requirement.
* I am not covered under State Unemployment Insurance. If I desire additional insurance (such as Worker’s Compensation, medical, and/or liability insurance), it is my responsibility to secure it.

## Citations

### From ISP Handbook, pg 17:

#### Insurance

ISPs are not covered under State Unemployment Insurance. Each ISP is responsible for securing any required insurance (for example, Worker’s Compensation, medical, and / or liability insurance).

### From ISP Handbook, pg 20:

#### Independent Contractor Responsibilities

* I am an independent contractor, not an employee of the State of California.
* As an independent contractor, I understand that it is my responsibility to obtain all the tools, equipment and licenses or certifications necessary to perform the services for which I have been approved to provide.
* My approval and continued maintenance of my ISP status is based on my specific qualifications; therefore, subcontracting of services to other persons, or employing others to provide authorized services, is not allowed.
* I am responsible for securing all required insurance.
* If I transport consumers, I must have a valid driver’s license and meet the state legal vehicle insurance coverage requirement.
* I am not covered under State Unemployment Insurance. If I desire additional insurance (such as Worker’s Compensation, medical, and/or liability insurance), it is my responsibility to secure it.

### From ISP Agreement:

#### ISP Agreement

I am responsible for securing all required insurance. If I transport consumers, I must have a valid driver’s license and meet the state legal vehicle insurance coverage requirement. I am not covered under State Unemployment Insurance. If I desire additional insurance (such as Worker’s Compensation, medical, and/or liability insurance), it is my responsibility to secure it.

### From RAM 29, Exhibit A ISP Categories:

#### Introduction

Drivers assist individuals with disabilities by providing driving services, using their own or the individual’s vehicle.

#### Mileage Policy

* Drivers using their own vehicle will be paid mileage at the state employee rates.
* Mileage begins at the point of departure after picking up the consumer and ends at the point of consumer return.
* For drivers commuting long distances to transport consumers, supervisors shall ensure the case record contains documentation verifying no other form of local transportation is available for the consumer.

#### Documentation

* Completed and signed documents from ISP application process
* Documentation supporting level of qualification

#### Qualification Standards

These levels describe experience needed for corresponding pay scales. Level I:

* Ability to meet the basic requirements for driving and provide safe, reliable transportation
* Ability to read maps, follow directions and operate wheelchair lift/equipment