**Review Chapter 388-76 WAC for current licensing requirements**

**What are the liability insurance coverage requirements that I need to follow to be licensed as an adult family home?**

The liability insurance requirements can be found in WACs [388-76-10191](https://apps.leg.wa.gov/WAC/default.aspx?cite=388-76-10191), [388-76-10192](https://apps.leg.wa.gov/WAC/default.aspx?cite=388-76-10192), and [388-76-10193](https://apps.leg.wa.gov/WAC/default.aspx?cite=388-76-10193). All homes must have general liability insurance coverage. Homes that employ professionally licensed staff must have professional liability insurance coverage.

**Who is considered professionally licensed staff?**

In an adult family home, the most common types of professionally licensed staff are registered nurses and licensed practical nurses. Others include physicians, physical or occupational therapists, and pharmacists.

Home care aide (HCA), nursing assistant-certified (NA-C/CNA), and nursing assistant-registered (NAR) are not considered professionally licensed. While homes are not required to obtain professional liability insurance if they only employ HCAs, NA-Cs, NARs, or a combination of those, they are encouraged to seek out this insurance.

**I work with a registered nurse for nurse delegation and assessments, and I have occupational therapists visit the home to offer health care services to my residents. Do I need professional liability insurance coverage for them?**

These insurance requirements only apply to staff employed directly by the home. Professionally licensed staff providing health services who are contracted or paid directly by a resident are not considered employed by the home and would not be covered by these requirements.