

FOSTER CHILD IDENTIFICATION THEFT PROTECTION ACT (EXCERPT)
Act 285 of 2016

400.685 Obtaining credit report on child placed in foster care; requirements.

Sec. 5.

(1) For a child 14 years or older but less than 18 years of age who is placed under the department's care or supervision for foster care, the department shall annually request from at least 1 consumer reporting agency a credit report on each child.

(2) If a credit report requested under subsection (1) indicates the appearance of fraudulent activity in the foster child's name, both of the following apply:

(a) The department shall work with the foster child and the consumer reporting agency to address and remove the fraudulent activity from the foster child's credit report.

(b) Subject to state and federal confidentiality laws, the department may report the fraudulent activity to a law enforcement agency for investigation.

(3) For a youth 18 years of age or older who was placed under the department's care or supervision for foster care, the department shall assist the youth in obtaining a copy of his or her credit report. The youth described in this subsection may choose to opt out of receiving this assistance, and the department shall make a notation in the case record regarding the youth's choice to opt out.

(4) When a child under 14 years of age leaves foster care, the department shall recommend to that child's permanent caregiver that a credit check be performed on the child to ascertain if there is possible fraudulent activity in the child's credit history.

History: 2016, Act 285, Eff. Dec. 26, 2016