

Protect Wisconsin's Volunteer Drivers

Statewide Sign-On Letter in Support of LRB-4850

November 14, 2025,

Dear Wisconsin State Legislators,

We, the undersigned organizations, strongly support Senator Jesse James's draft legislation (**LRB-4850**) to protect Wisconsin's volunteer drivers from unfair insurance practices. This bill, which we expect to be released soon, creates critical auto insurance protections to ensure volunteers are not penalized for providing essential transportation services to older adults, people with disabilities, and other residents who depend on them.

Volunteer drivers are the backbone of Wisconsin's aging and disability network and human service programs. They provide thousands of rides every year for individuals who have no other transportation options—to medical appointments, pharmacies, grocery stores, employment, volunteer sites, and community activities. Yet, many are facing **insurance-related barriers** that threaten their ability to serve.

Across Wisconsin, volunteer drivers are being told their coverage will be **dropped, not renewed, or dramatically increased** simply because they volunteer their time and accept mileage reimbursement for their expenses. The Wisconsin Office of the Commissioner of Insurance (OCI) acknowledges that some companies treat mileage reimbursement as "commercial activity," forcing volunteers to seek more expensive coverage or stop volunteering altogether.

A statewide survey of Wisconsin volunteer driver programs found that:

- **34.3%** lost volunteer drivers due to insurance rate hikes or coverage denials.
- **31.3%** reported volunteers had to switch insurers or decline reimbursement to keep participating.¹

These barriers are not based on increased risk—there is no evidence showing volunteer drivers have higher claims or crash rates. The problem stems from policy misclassification and lack of clarity in Wisconsin law.

Without your help, Wisconsin risks losing more volunteers; reducing access to medical care, nutrition, social connections, and independence for residents who are nondrivers.

Proposed Legislative Action – Support LRB-4850

We urge Wisconsin lawmakers to support LRB-4850 as soon as it is released for cosponsorship. This legislation will:

1. **Define "Volunteer Driver"** as an individual who, without compensation other than reimbursement for actual expenses, provides transportation under the direction, sponsorship, or supervision of a qualifying entity (such as a governmental or charitable organization).

¹ Volunteer Driver Insurance infographic - 2023: <https://gwaar.org/api/cms/viewFile/id/200801>

2. **Prohibit insurers** from canceling, refusing to issue, refusing to renew, or increasing premiums for automobile insurance solely because the policyholder is a volunteer driver.

Why It Matters

Passing LRB-4850 will:

- Protect Wisconsin's volunteers who give their time and resources to serve others.
- Strengthen transportation access for older adults, veterans, people with disabilities, and other nondrivers.
- Stabilize community programs supported through WisDOT §85.21 and federal §5310 funding.

This commonsense legislation removes barriers, restores fairness, and helps sustain volunteer driver programs that keep Wisconsin's communities connected.

Sincerely,

Organizations and advocates across Wisconsin supporting volunteer driver protection:

Wisconsin Family & Caregiver Support Alliance (WFACSA)

Aging and Disability Professionals Association of Wisconsin (ADPAW)

Aging and Disability Resource Center of Eagle Country Governing Board

Aging and Disability Resource Center of Juneau County

Aging and Disability Resource Center of Taylor County

Aging and Disability Resource Center of Chippewa County

Alzheimer's Association – Wisconsin Chapter

Buffalo County Department of Health & Human Services

Calumet County Dept. of Health & Human Services/Aging and Disability Resource Center

Compass IL

Cornerstone Community Center/ Deforest Area Community Senior Center

Eden Senior Care

Good News Project, Inc.

Greater Wisconsin Agency on Aging Resources, Inc.

Healthy Aging Coalition of Marathon County

Juneau County Department of Human Services

Marinette County Elderly Services

Milwaukee County Commission on Aging

New Freedom Transportation
PAM Health
Pepin County Department of Human Services
Rennes Health and Rehab Center
Respite Care Association of Wisconsin
RSVP of Dane County
Survival Coalition
Verona Senior Center
Vilas County ADRC
Vilas County Human Services
Wisconsin Aging Advocacy Network
Wisconsin Coalition of Independent Living Centers
Wisconsin Council of Churches
Wisconsin Counties Association
Wisconsin Institute for Healthy Aging

Thank you for supporting Wisconsin's volunteer drivers and all who rely on them. For additional information, see the Wisconsin Aging Advocacy Network's Volunteer Driver Insurance Issue Brief - <https://gwaar.org/api/cms/viewFile/id/2008441> .