





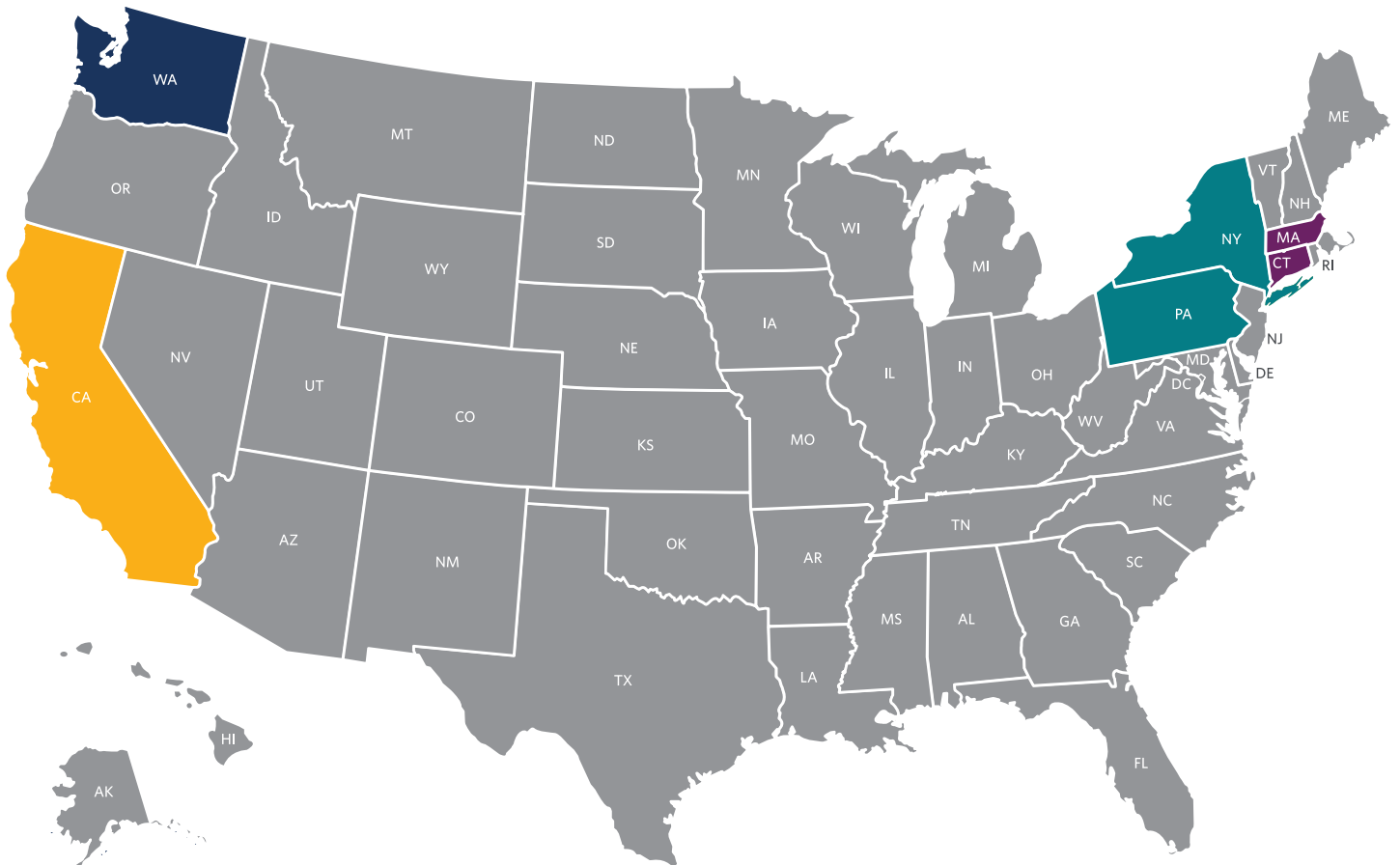
# LONG-TERM CARE STATE LEGISLATION

**SEPTEMBER 2023**

With a mounting long-term care crisis and national interest in the challenges of financing long-term care, employers are monitoring the potential impact of state legislation. To help educate employers on legislative movement and employee benefit options to meet the growing needs of their employees, Transamerica monitors state legislative activity and provides updates on significant action.

**BELOW IS A SUMMARY OF SELECT STATE-RUN PROGRAM ACTIVITY:**

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|  <b>Passed:</b><br>Washington                                      |  <b>Proposed Legislation (State Program):</b><br>New York, Pennsylvania |
|  <b>Actively Preparing to Introduce Legislation:</b><br>California |  <b>Proposed Legislation (Study):</b><br>Connecticut, Massachusetts     |



# BELOW IS A SUMMARY OF RECENT STATE-RUN PROGRAM ACTIVITY WITH NOTABLE DEVELOPMENTS:

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## CALIFORNIA

California established a Long-Term Care Insurance Task Force to examine the creation of a statewide long-term care insurance program. The Task Force is tasked with recommending program options in a report submitted to the commissioner, governor, and the legislature. Oliver Wyman facilitated Task Force discussions and authored a Feasibility Report based on Task Force recommendations. In order to ensure that any statewide long-term care insurance program offers an adequate benefit while remaining solvent, a separate actuarial report will be submitted by Oliver Wyman to the Task Force for approval by January 1, 2024. The actuarial report will assess the costs and viability of each recommended program design.



See Oliver Wyman Feasibility Report: ([insurance.ca.gov/0500-about-us/03-appointments/upload/AB567OliverWymanFeasibilityReport2022.pdf](https://insurance.ca.gov/0500-about-us/03-appointments/upload/AB567OliverWymanFeasibilityReport2022.pdf))

## MASSACHUSETTS

Massachusetts filed legislation that would establish a special commission to study (over a period of two years) and make recommendations regarding the establishment of a statewide long-term care insurance program. The commission would be required to make recommendations on the design, implementation, and funding of a statewide long-term care insurance program and the viability of a joint public and private system.



See MA H 652: Bill H.652 ([malegislature.gov](https://malegislature.gov))

## PENNSYLVANIA

Pennsylvania reintroduced legislation from last session that would enact the Long-Term Care Trust Act. This legislation would establish a fund to provide up to \$36,500 in lifetime benefits (indexed to inflation) to eligible beneficiaries for long-term care services. The program would be funded by a monthly payroll premium, \$0.58 for every \$100.00 earned. Those who pay into the program for 10 years, three if they experience a catastrophic disabling event, would have access to \$100 per day up to the \$36,500 lifetime limit. The proposal would exempt individuals who already have private coverage.



See PA HB 844: Bill Information — House Bill 844; Regular Session 2023-2024 — PA General Assembly ([state.pa.us](https://state.pa.us))

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