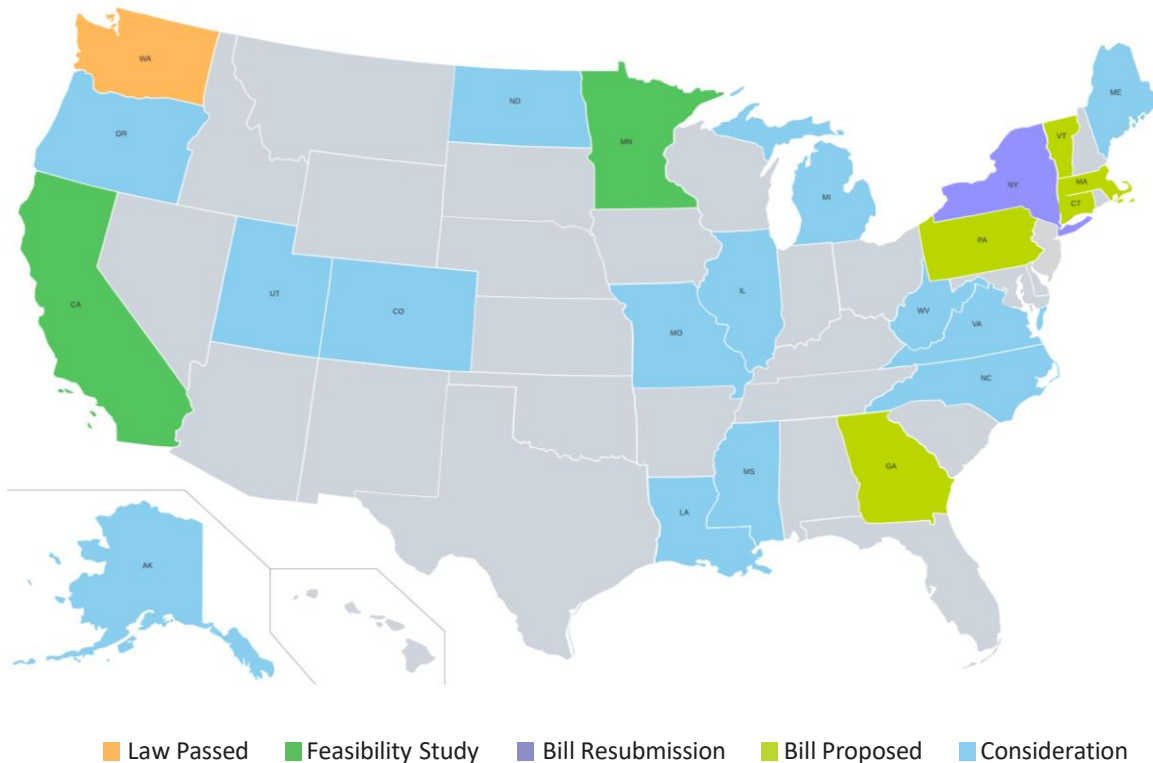


Long-Term Care Legislative Updates

LTC Solutions, Inc. (LTCs) is the nation's leading long-term care (LTC) insurance broker and specialty enrollment firm. Since 1996 LTCs has kept a pulse on the LTC industry and is closely involved with and monitoring legislation to bring you accurate information as it becomes available. This document captures a snapshot in time of each state's legislative efforts to date and changes frequently.

In 2019 the Washington state legislature established the Washington Cares Fund, the nation's first publicly funded long-term care benefit for eligible workers, to address the future LTC crisis posed by an aging population. This sparked a national conversation about the need for long-term care planning as state Medicaid systems struggle to cover the **70% of Americans** that will need LTC in their lifetimes, **only 10%** of whom have insurance that will pay for it. About 20 other states have followed suit and are in various stages of evaluating public LTC programs of their own. Depending on how each state designs their plans, qualifying LTC insurance policies may allow individuals to opt out of the payroll tax.



[Washington](#) | Law Passed - The WA Cares Act in 2019

In January 2022, Washington's governor delayed parts of the WA Cares implementation by 18 months (most notably delaying the collection of the WA Cares premium tax) until July 1, 2023, and expanded the number of people who qualify for permanent exemption from payroll tax and coverage under the program. Other adjustments included the vesting requirements for older workers and new tax exemptions for U.S. military veterans with a qualifying disability. Previously, there was a ten-year vesting requirement for participants to receive benefits. Now, workers born before January 1, 1968, that have not met the vesting period can still receive partial benefits. Premium deductions are still anticipated to begin on July 1, 2023, with benefit payouts starting July 2026. [Click here](#) to learn more about WA Cares Fund Exemptions.

[California](#) | Feasibility Study - Assembly Bill 567

Introduced in 2019, the bill establishes The Long-Term Care Insurance Task Force to explore the feasibility of developing and implementing a...

...culturally competent statewide insurance program for long-term care services and supports. This includes the design of the program including eligibility, financing, benefits, and other key topics related to administration.

In December 2022, the Task Force finalized their Feasibility Report, in which five (5) plan designs were proposed. Throughout Q1-Q2 2023, Oliver Wyman's Actuarial practice will conduct an actuarial analysis of those five program designs and present a draft actuarial report to the Task Force.

The Task Force will then work throughout Q3-Q4 2023 to provide feedback on that report with a final actuarial report to be provided to the legislature for its consideration on or before January 1, 2024.

Plan Design	Lifetime Plan Benefit	Monthly Benefit
1	\$36,000	\$1,500
2	\$110,400	\$4,000
3	\$36,000	\$3,000
4	\$81,000	\$4,500
5	\$144,000	\$6,000

[Minnesota](#) | Feasibility Study - HF 1664

This feasibility study proposes a transformative long-term care service and support financing study called, "Own Your Future." The Minnesota Department of Human Services Aging and Adult Services Division has contracted with FTI Consulting Inc. (FTI) to conduct an innovative study aimed at increasing access to long-term care services and supports (LTSS) for Minnesota's older adult population.

[New York](#) | Resubmitting - SB S9082

Introduced in May 2022 to propose a new program be implemented to support the costs of long-term care for all NY workers. The bill is expected to be reintroduced in the 2023 session.

[Pennsylvania](#) | Proposed Bill - HB 844

Introduced in March, 2023 to provide for long-term care services and supports, establishes the Long-Term [Care] Services and Supports Commission, the Long-Term [Care] Services and Supports Council and the Long-Term [Care] Services and Supports Trust Fund; imposing duties on the Department of Human Services and the Department of Revenue; and imposing a payroll premium.

[Connecticut](#) | Proposed Bill - SB 903

Submitted in January 2023 to conduct a study of Long-Term Care Needs. If approved, the goal is to complete the study by July 1, 2024

[Georgia](#) | Proposed Bill - HR 1276

Proposed constitutional amendment to create the Long-Term Services and Supports Trust Fund to reimburse LTC services incurred by eligible individuals.

[Massachusetts](#) | Proposed Bill - H.652

Submitted in January 2023 the bill proposes the establishment of a 15-member special commission to study and provide recommendations for establishing a statewide LTC insurance program. If approved, the commission's report is due within one year following the effective date.

[Vermont](#) | Proposed Bill - H444

Submitted to committee in March 2023, the bill proposes the study and design of a Long-Term Care Trust Fund.