

HB3147



99TH GENERAL ASSEMBLY

State of Illinois

2015 and 2016

HB3147

by Rep. Michael W. Tryon

SYNOPSIS AS INTRODUCED:

215 ILCS 132/15

Amends the Illinois Long-Term Care Partnership Program Act. Provides that for every qualified long-term care partnership policy, the General Assembly shall approve any increase in premiums greater than 10% before that premium increase takes effect. Effective immediately.

LRB099 09964 MLM 30183 b

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Long-Term Care Partnership Program
5 Act is amended by changing Section 15 as follows:

6 (215 ILCS 132/15)

7 Sec. 15. Illinois Long-term Care Partnership Program.

8 (a) In accordance with Title VI, Section 6021 of the
9 federal Deficit Reduction Act of 2005, there shall be
10 established the Illinois Long-Term Care Partnership Program,
11 to be administered by the Agency with the assistance of the
12 Department to do the following:

13 (1) provide incentives for individuals to insure
14 against the costs of providing for their long-term care
15 needs;

16 (2) provide a mechanism for individuals to qualify for
17 coverage of the cost of their long-term care needs under
18 Medicaid without first being required to substantially
19 exhaust their resources;

20 (3) provide counseling services to individuals
21 planning for their long-term care needs; and

22 (4) alleviate the financial burden on the State's
23 medical assistance program by encouraging the pursuit of

1 private initiatives.

2 (b) The Agency shall:

3 (1) Within 180 days of the effective date of this Act,
4 or as soon thereafter as possible, make application to the
5 federal Department of Health and Human Services for a State
6 plan amendment to establish that, if an individual is a
7 beneficiary of a long-term care partnership program
8 certified policy, the total assets an individual owns and
9 may retain under Medicaid and still qualify for benefits
10 under Medicaid at the time the individual applies for
11 long-term care benefits are increased by \$1 for each \$1 of
12 benefit paid out under the individual's long-term care
13 partnership program certified insurance policy.

14 (2) Provide information and technical assistance to
15 the Department on the Department's role in assuring that
16 any individual who sells a qualified long-term care
17 insurance partnership policy receives training and
18 demonstrates evidence of an understanding of such policies
19 and how they relate to other public and private coverage of
20 long-term care.

21 (c) The Department may not impose any requirement affecting
22 the terms or benefits of qualified long-term care partnership
23 policies unless the Department imposes the requirement on all
24 long-term care policies sold in Illinois without regard to
25 whether the policy is covered under the partnership or is
26 offered in connection with the partnership.

1 (d) The issuers of qualified long-term care partnership
2 policies in Illinois shall provide regular reports to the
3 Secretary of the federal Department of Health and Human
4 Services, in accordance with federal regulation. Issuers of
5 qualified long-term care partnership policies in Illinois
6 shall provide appropriate reports to the Agency and to the
7 Department as determined by those entities.

8 (e) For every qualified long-term care partnership policy,
9 the General Assembly shall approve any increase in premiums
10 greater than 10% before that premium increase takes effect.

11 (Source: P.A. 95-200, eff. 8-16-07.)

12 Section 99. Effective date. This Act takes effect upon
13 becoming law.