

## PROJECT HISTORY - 2018

### LIMITED LONG-TERM CARE INSURANCE MODEL ACT (#642)

#### 1. Description of the Project, Issues Addressed, etc.

Changes were made to the *Long-Term Care Insurance Model Act* (#640) pursuant to the charge of the Short Duration Long-Term Care Policies (B) Subgroup.

#### 2. Name of Group Responsible for Drafting the Model and States Participating

Short Duration Long-Term Care Policies (B) Subgroup of the Senior Issues (B) Task Force:

Connecticut, Chair	Kentucky	Oklahoma
California, Vice Chair	Missouri	Pennsylvania
Florida	Nebraska	Texas
Indiana	New Hampshire	Utah
Kansas	New Mexico	Wisconsin

#### 3. Project Authorized by What Charge and Date First Given to the Group

The Senior Issues (B) Task Force first appointed the Short-Term Health Policies Providing Long-Term Care Benefits (B) Subgroup at the 2016 Summer National Meeting to determine whether short-term health policies providing long-term care (LTC) benefits should be moved under the purview of LTC insurance. The Subgroup determined that a new model act and new model regulation should be adopted. The Short-Term Health Policies Providing Long-Term Care Benefits (B) Subgroup was disbanded at the 2016 Fall National Meeting.

The Task Force appointed the Short Duration Long-Term Care Policies (B) Subgroup at the 2016 Fall National Meeting to address LTC products of short duration that are excluded from Model #640 and the *Long-Term Care Insurance Model Regulation* (#641), but do not quite fit under the *Accident and Sickness Insurance Minimum Standards Model Act* (#170) and the *Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act* (#171).

#### 4. A General Description of the Drafting Process (e.g., drafted by a subgroup, interested parties, the full group, etc.). Include any parties outside the members that participated

The Short Duration Long-Term Care Policies (B) Subgroup made changes to various parts of Model #640. Interested parties, including industry and consumer groups, were able to comment on each draft. The Subgroup considered and accepted several comments made to the draft, including comments from industry and consumer groups. Interested parties that commented on the drafts included: America's Health Insurance Plans (AHIP); Aetna; and California Health Advocates (CHA).

#### 5. A General Description of the Due Process (e.g., exposure periods, public hearings, or any other means by which widespread input from industry, consumers and legislators was solicited)

The Short Duration Long-Term Care Policies (B) Subgroup met 14 times via open conference calls (March 7, 2018; Feb. 14, 2018; Jan. 24, 2018; Dec. 13, 2017; Nov. 15, 2017; Oct. 25, 2017; Oct. 4, 2017; Sept. 13, 2017; Aug. 16, 2017; July 12, 2017; June 21, 2017; May 31, 2017; May 10, 2017; and March 29, 2017). The Subgroup adopted the revisions to Model #640 on March 7, 2018.

The Senior Issues (B) Task Force held an exposure period from March 24, 2018, to May 4, 2018. A draft was circulated to interested parties, including industry and consumer groups, and was posted to the NAIC website. The Task Force considered each comment that was received. The Task Force adopted the revisions to Model #640 on June 7, 2018.

**6. A Discussion of the Significant Issues (items of some controversy raised during the due process and the group's response)**

None.

**7. Any Other Important Information (e.g., amending an accreditation standard)**

None.