

Bill Fact Sheet – December 5, 2025 https://legilist.com

Bill page: https://legilist.com/bill/109/s/1602

S 1602

Improving Long-Term Care Choices Act of 2005

Congress: 109 (2005–2007, Ended)

Chamber: Senate
Policy Area: Health
Introduced: Jul 29, 2005

Current Status: Read twice and referred to the Committee on Finance.

Latest Action: Read twice and referred to the Committee on Finance. (Jul 29, 2005)

Official Text: https://www.congress.gov/bill/109th-congress/senate-bill/1602

Sponsor

Name: Sen. Grassley, Chuck [R-IA]

Party: Republican • State: IA • Chamber: Senate

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Bayh, Evan [D-IN]	D·IN		Jul 29, 2005
Sen. Clinton, Hillary Rodham [D-NY]	D · NY		Jul 29, 2005

Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Jul 29, 2005

Subjects & Policy Tags

Policy Area:

Health

Related Bills

No related bills are listed.

Improving Long-Term Care Choices Act of 2005 - Amends title XIX (Medicaid) of the Social Security Act (SSA) to disregard benefits paid under long-term care insurance for purposes of determining Medicaid eligibility.

Amends the Internal Revenue Code to establish specified additional consumer protections with respect to long-term care insurance policies, based on the October 2000 National Association of Insurance Commissioners model regulations.

Amends SSA title XIX to permit the expansion of long-term care partnership insurance policies to all states.

Requires all new partnership policies to be Qualified Long-Term Care Insurance Policies.

Directs the Secretary to set standards for reciprocity to provide for the portability of long-term care partnership policies from one partnership state to another partnership state.

Directs the Secretary to establish a National Clearinghouse for Long-Term Care Information.

Amends the Internal Revenue Code to allow: (1) a deduction from gross income for eligible long-term care premiums paid during the taxable year; and (2) a tax credit to help cover long-term care expenses.

Provides that no gain or loss shall be recognized on the exchange of a qualified long-term care insurance contract for another qualified long-term care insurance contract.

Amends SSA title XIX to provide states with a new option to offer home and community-based services to Medicaideligible individuals without obtaining a federal waiver.

Directs the Secretary to issue regulations removing administrative barriers under Medicare (SSA title XVIII) and Medicaid that impede the offering of integrated acute and long-term care services, which combine acute, home and community-based, nursing facility and mental health services, and coverage of prescription drugs, into a single model of care for individuals who are dually eligible for such programs.

Directs the Secretary to make recommendations to Congress for removal of statutory barriers to the offering of such integrated services.

Actions Timeline

- Jul 29, 2005: Introduced in Senate
- Jul 29, 2005: Sponsor introductory remarks on measure. (CR S9520-9523)
- Jul 29, 2005: Read twice and referred to the Committee on Finance.