

## S 1177

Confidence in Long-Term Care Insurance Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** Senate

**Policy Area:** Health

**Introduced:** Jun 3, 2009

**Current Status:** Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S6046-6050)

**Latest Action:** Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S6046-6050)  
(Jun 3, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/senate-bill/1177>

### Sponsor

**Name:** Sen. Kohl, Herb [D-WI]

**Party:** Democratic • **State:** WI • **Chamber:** Senate

### Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Wyden, Ron [D-OR]	D · OR		Jun 3, 2009
Sen. Klobuchar, Amy [D-MN]	D · MN		Jun 23, 2009
Sen. Collins, Susan M. [R-ME]	R · ME		Oct 15, 2009

### Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Jun 3, 2009

### Subjects & Policy Tags

**Policy Area:**

Health

### Related Bills

Bill	Relationship	Last Action
111 HR 5890	Related bill	<b>Jul 28, 2010:</b> Referred to House Ways and Means

Confidence in Long-Term Care Insurance Act of 2009 - Directs the Secretary of Health and Human Services to request the National Association of Insurance Commissioners (NAIC) to conduct biennial reviews of the national and state-specific markets for long-term care (LTC) insurance policies.

Directs the Secretary to request the NAIC to: (1) develop model language for marketing of long-term insurance policies that meets certain criteria; and (2) develop recommendations for enforcement of the model marketing disclosures and definitions.

Amends the Deficit Reduction Act of 2005 to authorize establishment of an Internet directory of information regarding LTC insurance ("LTC Insurance Compare") that shall include comparison tools to assist consumers in evaluating LTC insurance policies with different benefits and features.

Amends the Internal Revenue Code to apply Medicaid partnership required model provisions to all tax-qualified LTC insurance contracts.

Outlines a process for secretarial review of 2000 and 2006 model provisions as well as subsequent model provisions with respect to their application to tax-qualified LTC policies and Medicaid partnership policies.

Amends the Deficit Reduction Act of 2005 to require the Secretary to issue biennial reports to states and Congress on Medicaid LTC insurance partnerships and their impact.

Outlines additional consumer protections for Medicaid partnerships.

Directs the Secretary to report to Congress on whether all LTC insurance policies sold after a certain date determined by the Secretary should provide annual compound inflation protection.

---

### **Actions Timeline**

- **Jun 3, 2009:** Introduced in Senate
- **Jun 3, 2009:** Sponsor introductory remarks on measure. (CR S6046)
- **Jun 3, 2009:** Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S6046-6050)