

## S 159

Confidence in Long-Term Care Insurance Act of 2011

**Congress:** 112 (2011–2013, Ended)

**Chamber:** Senate

**Policy Area:** Health

**Introduced:** Jan 25, 2011

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

**Latest Action:** Read twice and referred to the Committee on Finance. (Jan 25, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/senate-bill/159>

### Sponsor

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

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

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Klobuchar, Amy [D-MN]	D · MN		Jan 25, 2011
Sen. Wyden, Ron [D-OR]	D · OR		Jan 25, 2011

### Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Jan 25, 2011

### Subjects & Policy Tags

**Policy Area:**

Health

### Related Bills

Bill	Relationship	Last Action
112 HR 63	Related bill	<b>Feb 1, 2011:</b> Referred to the Subcommittee on Health.

Confidence in Long-Term Care Insurance Act of 2011 - Directs the Secretary of Health and Human Services (HHS) to request the National Association of Insurance Commissioners (NAIC) to: (1) conduct reviews every five years of the national and state-specific markets for long-term care (LTC) insurance policies; (2) issue a white paper on disclosure requirements for LTC insurance policies, standardized definitions for LTC services, and issues related to the development of a proposed form for marketing LTC insurance policies; (3) establish a Working Group to develop a model disclosure form for marketing LTC insurance policies; and (4) incorporate such form into the Model Act and regulation.

Sets forth requirements related to the use of the proposed model disclosure form for marketing LTC insurance policies, including requiring states to require issuers to use such forms.

Amends the Deficit Reduction Act of 2005 to reauthorize through FY2015 the National Clearinghouse for Long-Term Care Information. Requires the Clearinghouse to establish an Internet directory of information regarding LTC insurance ("to be known as LTC Insurance Compare).

Amends title XIX (Medicaid) of the Social Security Act to require a state Medicaid plan to provide for the annual submission of data relating to functional criteria for the receipt of nursing facility services under the plan.

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 model provisions adopted by NAIC with respect to their application to tax-qualified LTC policies and Medicaid partnership policies to determine if updating such provisions would improve consumer protections for insured individuals.

Applies 2006 NAIC model regulations to Medicaid partnerships. (Currently, 2000 NAIC model regulations apply). Sets forth additional requirements applicable to such policies.

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## **Actions Timeline**

- **Jan 25, 2011:** Introduced in Senate
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