

Long-Term Care Insurance Legislation in Other States (2024)

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Issue

Identify and briefly summarize legislation introduced in other states in 2024 relating to commercially available long-term care (LTC) insurance.

Summary

According to the National Conference of State Legislatures (NCSL), four states (Kentucky, Maryland, New York, and Virginia) introduced six bills related to LTC insurance in 2024. Of these bills, four failed (Kentucky and Maryland), one remains pending in New York, and one was enacted in Virginia that requires LTC insurers to notify policyholders about proposed rate increases. Table 1 below identifies and briefly summarizes these six bills.

Additionally, in 2024, Washington enacted revisions to its first-in-the-nation public LTC services and supports trust program ([WA Cares Fund](#)) to allow participants who move out of state the option of maintaining benefit eligibility ([HB 2467](#)). Under this state-operated LTC benefits program, starting July 2023, residents pay a 0.58% payroll tax to fund LTC benefits. Beginning July 2026, each person who is eligible to receive the WA Cares Fund benefit can access LTC services and supports costing up to \$36,500 (adjusted annually up to inflation). New York proposed a bill in 2024 to establish a public LTC benefits program for eligible residents who pay required contributions and are in need of assistance with at least two activities of daily living as determined by the Department of Health. The bill ([AB 10143](#)) is pending according to NCSL.

For more information on LTC insurance legislation and related data, see the following OLR Reports:

- [2022-R-0137](#), Connecticut Long-Term Care Insurance Legislation, 2017-2022
- [2023-R-0194](#), Long-Term Care Insurance Legislation in Other States
- [2023-R-0226](#), Long-Term Care Rate Request Data, 2010-2023

Table 1: LTC Insurance Legislation Introduced in 2024

State	Legislation	Status	Summary
Kentucky	HJR 100	Failed	Directs the Department of Insurance to create the Long-term Care Insurance Task Force to explore the feasibility of developing and implementing a statewide insurance program for LTC services and supports.
Maryland	HB 218	Failed	Alters eligibility for and the maximum amount of a credit against the state income tax for certain LTC insurance premiums.
	HB 349	Failed	Requires the Department of Aging to contract with an independent consultant to study public and private insurance options for leveraging resources to help individuals prepare for LTC services and support needs.
	HB 1344	Failed	Alters (1) a limitation on claiming the income tax credit for LTC insurance premiums and (2) the amount a taxpayer can claim as a credit.
New York	AB 9343	Pending	Requires the Department of Financial Services to publish a report on LTC insurance rates, including historical rates and the dates and amounts of rate changes.
Virginia	HB 1060	Enacted	Requires a LTC insurance insurer to notify each policyholder in writing of a rate increase filing, including, among other things, the reasoning for which the insurer is requesting the rate increase and the amount of the increase. Requires the insurer to notify each policyholder in writing of a denied or approved rate increase. Directs the state insurance commission, in reviewing requests to increase LTC insurance rates to consider, to the extent practicable, how the rate increase will impact policyholders.

Source: NCSL

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