

**HOUSE . . . . . No. 997**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act relative to long term care insurance rate filings..

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Section 108 of Chapter 175 of the General Laws, as appearing in the 2006  
2 official edition, is hereby amended by adding after paragraph 12. the following:-

3 13. Rate filings made by an insurer for long term care insurance policies in accordance  
4 with the provisions of this section and pursuant to any regulations promulgated relative to said  
5 rate filings shall, upon approval by the commissioner, not result in a premium charged to the  
6 insured that would exceed the premium charged on a newly issued insurance policy based upon  
7 the insured’s age at the time of application or not to exceed 30 percent of the rate increase on the  
8 insured’s existing long term care policy, whichever is lower, except to reflect benefit differences.