HOUSE DOCKET, NO. 2610 FILED ON: 1/19/2023

# HOUSE . . . . . No. 652

## The Commonwealth of Massachusetts

PRESENTED BY:

***Thomas M. Stanley***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act establishing a special commission on a statewide long-term care insurance program.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: | DATE ADDED: |
|---|---|---|
| *Thomas M. Stanley* | *9th Middlesex* | *1/19/2023* |
| *Kristin E. Kassner* | *2nd Essex* | *4/11/2023* |

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# HOUSE . . . . . No. 652

By Representative Stanley of Waltham, a petition (accompanied by bill, House, No. 652) of Thomas M. Stanley for legislation to establish a special commission (including members of the General Court) relative to a statewide long-term care insurance program. Elder Affairs.

## The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Third General Court**
**(2023-2024)**

An Act establishing a special commission on a statewide long-term care insurance program.

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

Section 1. There shall be a special commission to study and make recommendations to establish a statewide long-term care insurance program in the commonwealth. The commission shall study: (i) whether and how a long-term care insurance program could be included as a benefit in the state disability insurance program structure, including but not limited to a nominal increase in the payroll tax .; (ii) allowances for enrollment in the program of working adults who would make voluntary premium contributions either directly or through payroll deductions through their employer ; (iii) requiring a mandatory enrollment with a voluntary opt-out option; (iv) giving adults the opportunity to plan for future long-term care needs by providing a basic insurance benefit to those who meet requirements and have developed functional or equivalent cognitive limitations; (v) helping individuals with functional or cognitive limitations remain in their communities by purchasing nonmedical services and supports, including home health care and adult daycare; (vi) helping offset the costs incurred by adults with chronic and disabling conditions both for a defined period or until death.

Section 2. The commission shall consist of the following 15 members: the secretary of health and human services or their designee, who shall serve as chair; the secretary of elder affairs or their designee; the commissioner of public health or their designee; the assistant secretary for MassHealth or their designee; the chairs of the joint committee on elder affairs or their designees; and 9 persons to be appointed by the governor: 1 of whom shall be a representative of the Home Care Aide Council, 1 of whom shall be a representative of the Home Care Alliance of Massachusetts, Inc., 1 of whom shall be a representative of Massachusetts Home Care, Inc., 1 of whom shall be a representative of the Massachusetts Senior Care Association, Inc., 1 of whom shall be a representative of LeadingAge Massachusetts, Inc., 1 of whom shall be a representative of the Massachusetts chapter of AARP, 1 of whom shall be a representative of a long-term care insurance provider; 1 of whom shall be a representative of the Massachusetts division of 1199SEIU-UHE, and 1 of whom shall be an expert on long-term care and aging policy.

Section 3. The commission shall make recommendations on: (i) how a statewide long-term care insurance program could be designed and implemented to expand the options for people who are interested in insuring themselves against the risk of costs associated with functional or cognitive disability, and require long-term care, services, and supports; (ii) options for the design of the program, including eligibility, enrollment, benefits, financing, administration, and interaction with MassHealth program and other publicly funded resources. (iii) how benefits under the program would be coordinated with existing private health care coverage benefits; (iv) the demands on the long-term care workforce as the need for long-term care in Massachusetts grows, and how the long-term care workforce can be prepared to meet

those demands; (v) the viability of a joint public and private system to make long-term care accessible to as many individuals within Massachusetts as possible.

Section 4. The commission shall submit a report containing its findings and recommendations, including drafts of proposed legislation to carry out its recommendations, by filing the same with the clerks of the senate and house of representatives, the joint committee on elder affairs and the joint committee on public health no later than one year after the effective date of this act.

Section 5. The executive office of health and human services shall produce an actuarial report of the recommendations made by the commission pursuant to subsection (d) no later than two years after the effective date of this act. The report shall be shared with and approved by the members of the commission and shall be submitted to the joint committee on elder affairs, the joint committee on public health, and joint committee on ways and means.