

SENATE No. 2645

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Fourth General Court
(2025-2026)

SENATE, October 16, 2025.

The committee on Aging and Independence to whom was referred the petition (accompanied by bill, Senate, No. 476) of Patricia D. Jehlen for legislation to establish a special commission on a statewide long-term services and supports benefit program, report the accompanying bill (Senate, No. 2645).

For the committee,
Patricia D. Jehlen

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**In the One Hundred and Ninety-Fourth General Court
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An Act establishing a special commission on a statewide long-term services and supports benefit program.

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. There shall be a special commission to study and make recommendations
2 to establish a statewide long-term services and supports benefit program in the commonwealth.
3 The commission shall study and report on: (i) whether and how a long-term serves and supports
4 benefit program could be included as a benefit in the state disability insurance program structure;
5 (ii) allowances for enrollment in the program of working adults who would make premium
6 contributions either directly or through payroll deductions through their employer; (iii) requiring
7 a mandatory enrollment; (iv) giving adults the opportunity to plan for future long-term services
8 and supports needs by providing a basic insurance benefit to those who meet requirements and
9 have developed functional or equivalent cognitive limitations; (v) helping individuals with
10 functional or cognitive limitations remain in their communities by purchasing nonmedical
11 services and supports, including but not limited to personal care, homemaker, meal delivery and
12 case management services; (vi) helping offset the costs incurred by adults with chronic and
13 disabling conditions both for a defined period or until death.

14 SECTION 2 . The commission shall consist of the following 27 members: the secretary
15 of health and human services or their designee, who shall serve as chair; the secretary of aging
16 and independence or their designee; the commissioner of insurance or their designee; the
17 assistant secretary for MassHealth or their designee; the chairs of the joint committee on aging
18 and independence or their designees; the chairs of the joint committee on financial services or
19 their designees; and 19 persons to be appointed by the governor: 1 of whom shall be a
20 representative of the Home Care Aide Council, 1 of whom shall be a representative of the Home
21 Care Alliance of Massachusetts, Inc., 1 of whom shall be a representative of Massachusetts
22 Aging Access Association, Inc., 1 of whom shall be a representative of the Massachusetts Senior
23 Care Association, Inc., 1 of whom shall be a representative of LeadingAge Massachusetts, Inc., 1
24 of whom shall be a representative of the Massachusetts Assisted Living Association, Inc., 1 of
25 whom shall be a representative of AARP Massachusetts, 1 of whom shall be a representative of
26 Local 1199 Service Employee International Union, 1 of whom shall be a representative of the
27 Massachusetts Academy of Elder Law Attorneys, 1 of whom shall be a representative of
28 Massachusetts Senior Action Council, Inc , 1 of whom shall be a representative of Blue Cross
29 Blue Shield of Massachusetts Foundation, Inc., 1 of whom shall be a representative of the
30 National Association of Insurance and Financial Advisors of Massachusetts, 1 of whom shall be
31 a representative of Life Insurance Association of Massachusetts, Inc ,, 1 of whom shall be a
32 representative of the Massachusetts Business Roundtable, Inc , 1 of whom shall be a
33 representative of a long-term care insurance provider; 1 of whom shall be an actuary with
34 experience in long-term care insurance, 1 of whom shall be an expert on long-term care and
35 aging policy, and 1 of whom shall be an intergenerational advocate .

36 SECTION 3 . The commission shall review the independent actuarial study of financial
37 options for modeling public, private and public-private hybrid long-term care services and
38 supports authorized in item 4000-0300 of Chapter 18 of the Acts of 2024 and conducted by
39 Milliman, Inc.; and provided further shall utilize the findings of said actuarial study to make
40 recommendations on the following: (i) how a statewide long-term services and supports benefit
41 program could be designed and implemented to expand the options for people who are interested
42 in insuring themselves against the risk of costs associated with functional or cognitive disability,
43 and require long-term services and supports; (ii) options for the design of the program, including
44 eligibility, enrollment, benefits, financing, administration, and alignment with the MassHealth
45 program and other publicly funded resources, including but not limited to the home care program
46 established in Section 4 of Chapter 19A; provided, however, that the commission shall
47 recommend a program that ensures, to the furthest extent possible, adequate funding for publicly
48 funded programs (iii) how benefits under the program would be coordinated with existing private
49 health care coverage benefits; (iv) the demands on the long-term care workforce as the need for
50 long-term services and supports in Massachusetts grows, and how the long-term care workforce
51 can be prepared to meet those demands; (v) the viability of a joint public and private system to
52 make long-term services and supports accessible to as many individuals within Massachusetts as
53 possible.

54 SECTION 4. The commission shall submit a report containing its findings and
55 recommendations, including drafts of proposed legislation to carry out its recommendations, by
56 filing the same with the clerks of the senate and house of representatives, the house and senate
57 committees on ways and means, the joint committee on aging and independence and the joint
58 committee on financial services no later than two years after the effective date of this act.