

SENATE No. 476

The Commonwealth of Massachusetts

PRESENTED BY:

Patricia D. Jehlen

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 services and supports benefit program.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Patricia D. Jehlen</i>	<i>Second Middlesex</i>	
<i>Joan B. Lovely</i>	<i>Second Essex</i>	<i>10/3/2025</i>

SENATE No. 476

By Ms. Jehlen, a 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. Elder Affairs.

The Commonwealth of Massachusetts

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

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 to
2 establish a statewide long-term services and supports benefit program in the commonwealth. The
3 commission shall study: (i) whether and how a long-term serves and supports benefit program
4 could be included as a benefit in the state disability insurance program structure, including but
5 not limited to a nominal increase in the payroll tax; (ii) allowances for enrollment in the program
6 of working adults who would make voluntary premium contributions either directly or through
7 payroll deductions through their employer; (iii) requiring a mandatory enrollment with a
8 voluntary opt-out option; (iv) giving adults the opportunity to plan for future long-term services
9 and supports needs by providing a basic insurance benefit to those who meet requirements and
10 have developed functional or equivalent cognitive limitations; (v) helping individuals with
11 functional or cognitive limitations remain in their communities by purchasing nonmedical

12 services and supports, including home health care and adult daycare; (vi) helping offset the costs
13 incurred by adults with chronic and disabling conditions both for a defined period or until death.

14 SECTION 2. The commission shall consist of the following 16 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 public health or their designee; the
17 assistant secretary for MassHealth or their designee; the chairs of the joint committee on elder
18 affairs or their designees; and 10 persons to be appointed by the governor: 1 of whom shall be a
19 representative of the Home Care Aide Council, 1 of whom shall be a representative of the Home
20 Care Alliance of Massachusetts, Inc., 1 of whom shall be a representative of Mass Aging Access,
21 1 of whom shall be a representative of the Massachusetts Senior Care Association, Inc., 1 of
22 whom shall be a representative of LeadingAge Massachusetts, Inc., 1 of whom shall be a
23 representative of the Massachusetts chapter of AARP, 1 of whom shall be a representative of
24 Local 1199 Service Employee International Union, 1 of whom shall be a representative of the
25 National Association of Insurance and Financial Advisors of Massachusetts, 1 of whom shall be
26 a representative of a long-term care insurance provider; and 1 of whom shall be an expert on
27 long-term care and aging policy.

28 SECTION 3. The commission shall review the independent actuarial study of financial
29 options for modeling public, private and public-private hybrid long-term care services and
30 supports authorized in item 4000-0300 Chapter 18 of the Acts of 2024 and conducted by
31 Milliman, Inc.; and provided further shall utilize the findings of said actuarial study to make
32 recommendations on: (i) how a statewide long-term services and supports benefit program could
33 be designed and implemented to expand the options for people who are interested in insuring
34 themselves against the risk of costs associated with functional or cognitive disability, and require

35 long-term services and supports; (ii) options for the design of the program, including eligibility,
36 enrollment, benefits, financing, administration, and interaction with MassHealth program and
37 other publicly funded resources; (iii) how benefits under the program would be coordinated with
38 existing private health care coverage benefits; (iv) the demands on the long-term care workforce
39 as the need for long-term services and supports in Massachusetts grows, and how the long-term
40 care workforce can be prepared to meet those demands; (v) the viability of a joint public and
41 private system to make long-term services and supports accessible to as many individuals within
42 Massachusetts as possible.

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