

# LTC Insurance Task Force

## California Department of Insurance to explore long-term care program

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The California Department of Insurance is exploring the feasibility of developing and implementing a statewide insurance program for long-term care services and support. A task force has been established to recommend options for legislative consideration. Without the legislature passing into law, a long-term care program cannot be implemented.

### Task force objectives

- Explore how a statewide long-term care insurance program could be designed and implemented.
- Explore options for the design of the program, including eligibility, enrollment, benefits, financing, administration, and interaction with the Medi-Cal program and other publicly funded resources.
- Evaluate how benefits under the program would be coordinated with existing private healthcare coverage benefits.
- Evaluate the demands on the long-term care workforce as the need for long-term care in California grows.
- Consider the establishment of a joint public and private system.

### Key dates

- **January 1, 2023** – The task force will make recommendations and submit a program feasibility report to the commissioner, the governor, and the legislature.
- **January 1, 2024** – The task force will make final program recommendations. If approved by the members of the task force, recommendations will be submitted to the legislature.

### Outstanding program questions and considerations

- At this stage, it is unclear when or if there will be an approved report and recommendations for legislative consideration and possible action.
- No bill has been proposed and no law has been passed.
- If there is a future program, there is no guarantee there will be an exemption for Californians who own an LTC policy.
- If there is a future program and they allow for exemptions, it is unknown what types of products will qualify including the minimum amount coverage they must own.
- Detail and discussions remain on how a program would be funded, who will be taxed and how much they will be asked to pay.

### What does this mean for you?

- No action is required. The task force is currently exploring the feasibility of a program and no approved report and recommendations have been made. At this stage, there is no guarantee a program will be implemented.

### What does this mean for Lincoln?

- Lincoln is closely monitoring all proposed state-specific long-term care programs and will provide additional information as it becomes available.



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