

**SENATE . . . . . No. 591**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

***Cindy F. Friedman***

*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 relative to long-term care insurance consumer protections.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Cindy F. Friedman</i>	<i>Fourth Middlesex</i>	
<i>Kenneth I. Gordon</i>	<i>21st Middlesex</i>	<i>2/1/2019</i>

**SENATE . . . . . No. 591**

By Ms. Friedman, a petition (accompanied by bill, Senate, No. 591) of Cindy F. Friedman and Kenneth I. Gordon for legislation relative to long-term care insurance consumer protections. Financial Services.

**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-First General Court  
(2019-2020)**

An Act relative to long-term care insurance consumer protections.

*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. Subsection (a) of section 3 of chapter 176U of the General Laws, as  
2 appearing in the 2016 Official Edition, is hereby amended by inserting after the first sentence the  
3 following sentence:-

4 A long-term care insurance policy entered into on or after January 1, 2012 shall: (i) have  
5 a loss ratio between eighty percent and ninety percent; and (ii) cap premium increases at twenty  
6 percent over the life of the policy.

7 SECTION 2. Subsection (d) of said section 3 of said chapter 176U, as so appearing, is  
8 hereby amended by inserting after the word “regulation”, in line 50, the following words:- ;  
9 provided further, that regulations shall be adopted in accordance with subsection (a) of this  
10 section.

11 SECTION 3. Clause (vi) of subsection (a) of section 7 of said chapter 176U, as so  
12 appearing, is hereby amended by inserting after the words “determinations and penalties”, in

13 lines 24 and 25, the following words:- ; provided, that filings served upon the division of  
14 insurance related to rate increases must be served concurrently on the office of the attorney  
15 general and notice provided to policyholders.

16 SECTION 4. Subsection (c) of said section 7 of said chapter 176U, as so appearing, is  
17 hereby amended by striking out the words “, in the commissioner’s discretion and may, on  
18 motion of the attorney general,”.