

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:
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>	<i>1/19/2023</i>

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:

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

14 Section 2. The commission shall consist of the following 15 members: the secretary of
15 health and human services or their designee, who shall serve as chair; the secretary of elder
16 affairs or their designee; the commissioner of public health or their designee; the assistant
17 secretary for MassHealth or their designee; the chairs of the joint committee on elder affairs or
18 their designees; and 9 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 Massachusetts
21 Home Care, Inc., 1 of whom shall be a representative of the Massachusetts Senior Care
22 Association, Inc., 1 of whom shall be a representative of LeadingAge Massachusetts, Inc., 1 of
23 whom shall be a representative of the Massachusetts chapter of AARP, 1 of whom shall be a
24 representative of a long-term care insurance provider; 1 of whom shall be a representative of the
25 Massachusetts division of 1199SEIU-UHE, and 1 of whom shall be an expert on long-term care
26 and aging policy.

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

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

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

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