

Introduced by Senator GainesFebruary 11, 2013

An act to amend Section 10231.2 of the Insurance Code, relating to long-term care insurance.

LEGISLATIVE COUNSEL'S DIGEST

SB 214, as introduced, Gaines. Long-term care insurance.

Existing law provides for the regulation of long-term care insurance, as defined, and requires that individual and group policies, certificates, riders, and outlines of coverage be reviewed and approved by the Insurance Commissioner.

This bill would make technical, nonsubstantive changes to that provision.

Vote: majority. Appropriation: no. Fiscal committee: no.
State-mandated local program: no.

The people of the State of California do enact as follows:

1 SECTION 1. Section 10231.2 of the Insurance Code is
2 amended to read:
3 10231.2. (a) "Long-term care insurance" includes any
4 insurance policy, certificate, or rider advertised, marketed, offered,
5 solicited, or designed to provide coverage for diagnostic,
6 preventive, therapeutic, rehabilitative, maintenance, or personal
7 care services that are provided in a setting other than an acute care
8 unit of a hospital. Long-term care insurance includes all products
9 containing any of the following benefit types: coverage for
10 institutional care including care in a nursing home, convalescent
11 facility, extended care facility, custodial care facility, skilled

1 nursing facility, or personal care home; home care coverage
2 including home health care, personal care, homemaker services,
3 hospice, or respite care; or community-based coverage including
4 adult day care, hospice, or respite care. Long-term care insurance
5 includes disability based long-term care policies but does not
6 include insurance designed primarily to provide Medicare
7 supplement or major medical expense coverage.

8 ~~Long-term~~

9 (b) *Long-term* care policies, certificates, and riders shall be
10 regulated under this chapter. The commissioner shall review and
11 approve individual and group *long-term care* policies, certificates,
12 riders, and outlines of coverage. Other applicable laws and
13 regulations shall also apply to long-term care insurance insofar as
14 they do not conflict with the provisions in this chapter. Long-term
15 care benefits designed to provide coverage of 12 months or more
16 that are contained in or amended to Medicare supplement or other
17 disability policies and certificates shall be regulated under this
18 chapter.