

AMENDED IN ASSEMBLY MARCH 16, 2016

CALIFORNIA LEGISLATURE—2015–16 REGULAR SESSION

ASSEMBLY BILL

No. 1899

Introduced by Assembly Member Calderon

February 11, 2016

An act to amend Section 1677 of the Insurance Code, relating to insurance.

LEGISLATIVE COUNSEL'S DIGEST

AB 1899, as amended, Calderon. ~~Long-term care insurance.~~
Insurance: production agents: license examinations.

Existing law requires the Insurance Commissioner to give, at least once each month, in each of the cities in which he or she has an office, qualifying examinations for production agent licenses. Existing law requires every qualifying examination for a production agent license to be in writing and to be of sufficient scope to satisfy the commissioner that the applicant has sufficient knowledge of, and is reasonably familiar with, the insurance laws of this state and with the provisions, terms, and conditions of the insurance that may be transacted pursuant to the license sought, and that the applicant has a general and fair understanding of the obligations and duties of the holder of that license.

This bill, commencing January 1, 2018, would require the examination for a license as a life agent, life-only agent, and accident and health agent be provided in English and Spanish.

~~Existing law provides for the regulation of long-term care insurance by the Insurance Commissioner and prescribes various requirements and conditions governing the delivery of individual or group long-term care insurance in the state. Existing law establishes the California Partnership for Long-Term Care Program to link private long-term care~~

~~insurance and health care service plan contracts that cover long-term care with the In-Home Supportive Services Program and Medi-Cal and to provide Medi-Cal benefits to certain individuals who have income and resources above the eligibility levels for receipt of medical assistance, but who have purchased certified private long-term care insurance policies.~~

~~This bill would state the intent of the Legislature to enact legislation that would pertain to long-term care insurance.~~

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

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

1 SECTION 1. *The Legislature finds and declares that it is*
2 *essential that all of the state’s residents have access to vital health*
3 *services that can prolong and enhance their lives, and that state*
4 *government continues to take reasonable and effective actions that*
5 *will facilitate access to these services.*

6 SEC. 2. *Section 1677 of the Insurance Code is amended to*
7 *read:*

8 1677. (a) Every qualifying examination for a license ~~under~~
9 *pursuant to this chapter shall be in writing and shall be of sufficient*
10 *scope to satisfy the commissioner that the applicant has sufficient*
11 *knowledge ~~of of~~, and is reasonably familiar ~~with with~~, the insurance*
12 *laws of this ~~State state~~ and with the provisions, ~~terms terms~~, and*
13 *conditions of the insurance ~~which that~~ may be transacted pursuant*
14 *to the license sought, and ~~that the applicant~~ has a general and fair*
15 *understanding of the obligations and duties of the holder of ~~such~~*
16 *that license.*

17 (b) *On and after January 1, 2018, the examination for a license*
18 *as a life agent, life-only agent, and accident and health agent shall*
19 *be provided in English and Spanish.*

20 SECTION 1. ~~It is the intent of the Legislature to enact~~
21 ~~legislation that would pertain to long-term care insurance.~~