

**ASSEMBLY BILL**

**No. 2366**

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**Introduced by Assembly Member Dababneh**

February 18, 2016

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

LEGISLATIVE COUNSEL'S DIGEST

AB 2366, as introduced, Dababneh. Long-term care insurance.

Existing law provides for the regulation of long-term care insurance, as defined, and requires the Insurance Commissioner to review and approve individual and group policies, certificates, riders, and outlines of coverage.

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

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

10 ~~Long-term~~

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