

1 AN ACT concerning insurance.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Long-Term Care Partnership Program  
5 Act is amended by changing Section 15 as follows:

6 (215 ILCS 132/15)

7 Sec. 15. Illinois Long-term Care Partnership Program.

8 (a) In accordance with Title VI, Section 6021 of the  
9 federal Deficit Reduction Act of 2005, there shall be  
10 established the Illinois Long-Term Care Partnership Program,  
11 to be administered by the Agency with the assistance of the  
12 Department to do the following:

13 (1) provide incentives for individuals to insure  
14 against the costs of providing for their long-term care  
15 needs;

16 (2) provide a mechanism for individuals to qualify for  
17 coverage of the cost of their long-term care needs under  
18 Medicaid without first being required to substantially  
19 exhaust their resources;

20 (3) provide counseling services to individuals  
21 planning for their long-term care needs; and

22 (4) alleviate the financial burden on the State's  
23 medical assistance program by encouraging the pursuit of

1 private initiatives.

2 (b) The Agency shall:

3 (1) Within 180 days of the effective date of this Act,  
4 or as soon thereafter as possible, make application to the  
5 federal Department of Health and Human Services for a State  
6 plan amendment to establish that, if an individual is a  
7 beneficiary of a long-term care partnership program  
8 certified policy, the total assets an individual owns and  
9 may retain under Medicaid and still qualify for benefits  
10 under Medicaid at the time the individual applies for  
11 long-term care benefits are increased by \$1 for each \$1 of  
12 benefit paid out under the individual's long-term care  
13 partnership program certified insurance policy.

14 (2) Provide information and technical assistance to  
15 the Department on the Department's role in assuring that  
16 any individual who sells a qualified long-term care  
17 insurance partnership policy receives training and  
18 demonstrates evidence of an understanding of such policies  
19 and how they relate to other public and private coverage of  
20 long-term care.

21 (3) Subject to appropriation, implement measures to  
22 raise awareness of the Long-Term Care Partnership Program  
23 and the benefits of purchasing long-term care insurance.

24 (c) The Department may not impose any requirement affecting  
25 the terms or benefits of qualified long-term care partnership  
26 policies unless the Department imposes the requirement on all

1 long-term care policies sold in Illinois without regard to  
2 whether the policy is covered under the partnership or is  
3 offered in connection with the partnership.

4 (d) The issuers of qualified long-term care partnership  
5 policies in Illinois shall provide regular reports to the  
6 Secretary of the federal Department of Health and Human  
7 Services, in accordance with federal regulation. Issuers of  
8 qualified long-term care partnership policies in Illinois  
9 shall provide appropriate reports to the Agency and to the  
10 Department as determined by those entities.

11 (Source: P.A. 95-200, eff. 8-16-07.)