

By Mr. Reinstein of Revere, petition of William G. Reinstein for legislation to provide for a program of long-term care protection and security for certain persons in the Commonwealth. Human Services and Elderly Affairs.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Ninety-Five.

AN ACT RELATIVE TO THE PROVISIONS OF LONG-TERM CARE SECURITY TO CERTAIN CITIZENS OF THE COMMONWEALTH.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 There shall be established in the commonwealth a program of
2 long-term care protection and security for citizens of the com-
3 monwealth, hereafter called the Long-Term Care Security
4 Demonstration Project.

5 The Project shall provide to qualified citizens of the common-
6 wealth whose resources or lack of resources render them unable
7 to provide for long-term care for themselves and their spouses, or
8 who have exhausted benefits or policies that provide security for
9 long-term care in state or other facilities, through insurance, part-
10 nerships, Medicaid, or otherwise established programs or agree-
11 ments or contracts, insurance coverage and provisions for long-
12 term care needed by such persons. Persons must be eligible for
13 Medicaid or other established programs or benefits services and
14 be able to meet established criteria.

15 Insurance policies or certificates must provide minimum ben-
16 efit standards for qualified persons, and must provide coverage
17 for the following, including but not limited to:

- 18 a. nursing home care
- 19 b. home care
- 20 c. respite care
- 21 d. alternate care
- 22 e. inflation protection

- 23 Participation in the project shall be open to residents of the
- 24 commonwealth and insurers licensed in the commonwealth.