
SENATE BILL No. 319

DIGEST OF INTRODUCED BILL

Citations Affected: IC 5-10-8-11; IC 12-15-39.6-10.

Synopsis: Long term care insurance for state employees. Requires the state to establish a program of group long term care insurance for its employees through the purchase of one or more qualified long term care insurance policies that are written on a group basis. Provides that coverage under the program must be available to all state employees, that each state employee may elect whether to obtain the coverage, and that the state must pay 20% of the premium for the coverage of each employee who elects to obtain coverage. Makes conforming changes in the law on the long term care program to reflect the availability of coverage under a qualified long term care policy that is written on a group basis.

Effective: July 1, 2000.

Miller

January 10, 2000, read first time and referred to Committee on Health and Provider Services.

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Second Regular Session 111th General Assembly (2000)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 1999 General Assembly.

SENATE BILL No. 319



A BILL FOR AN ACT to amend the Indiana Code concerning state and local administration.

Be it enacted by the General Assembly of the State of Indiana:

- 1 SECTION 1. IC 5-10-8-11 IS ADDED TO THE INDIANA CODE
- 2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
- 3 1, 2000]: **Sec. 11. (a) As used in this section, "long term care**
- 4 **insurance" has the meaning set forth in IC 12-15-39.6-3.**
- 5 **(b) As used in this section, "qualified long term care policy" has**
- 6 **the meaning set forth in IC 12-15-39.6-5.**
- 7 **(c) The state shall establish a program of long term care**
- 8 **insurance for its employees through the purchase of one (1) or**
- 9 **more qualified long term care insurance policies that are written**
- 10 **on a group basis.**
- 11 **(d) Under the program established under this section:**
- 12 **(1) long term care insurance coverage shall be made available**
- 13 **to all state employees;**
- 14 **(2) each state employee may decide whether to obtain**
- 15 **coverage under the program; and**
- 16 **(3) the premium for the coverage on each state employee who**
- 17 **decides to obtain coverage under the program shall be paid as**

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1 follows:

2 (A) **Eighty percent (80%) shall be paid by the state**
3 **employee.**

4 (B) **Twenty percent (20%) shall be paid by the state.**

5 SECTION 2. IC 12-15-39.6-10 IS AMENDED TO READ AS
6 FOLLOWS [EFFECTIVE JULY 1, 2000]: Sec. 10. (a) As used in this
7 section, "asset disregard" means one (1) of the following:

8 (1) A one dollar (\$1) increase in the amount of assets an
9 individual who:

10 (A) purchases **coverage under** a qualified long term care
11 policy; and

12 (B) meets the requirements under section 8 of this chapter;
13 may retain under IC 12-15-3 for each one dollar (\$1) of benefit
14 paid out under the individual's long term care policy for long term
15 care services.

16 (2) The total assets an individual owns and may retain under
17 IC 12-15-3 and still qualify for benefits under IC 12-15 at the time
18 the individual applies for benefits if the individual:

19 (A) is the beneficiary of a qualified long term care policy that
20 provides maximum benefits at time of purchase of at least one
21 hundred forty thousand dollars (\$140,000) and includes a
22 provision under which the daily benefit increases by at least
23 five percent (5%) per year, compounded at least annually;

24 (B) meets the requirements under section 8 of this chapter; and

25 (C) has exhausted the benefits of the qualified long term care
26 policy.

27 (b) When the office determines whether an individual is eligible for
28 Medicaid under IC 12-15-3, the office shall make an asset disregard
29 adjustment for any individual who purchases **coverage under** a
30 qualified long term care policy. The asset disregard must be available
31 after benefits of the long term care policy have been applied to the cost
32 of long term care as required under this chapter.

33 (c) The qualified long term care policy **through which** an individual
34 must **purchase obtain coverage** to be eligible for the asset disregard
35 under subsection (a)(2) must have maximum benefits at time of
36 purchase equal to at least one hundred forty thousand dollars
37 (\$140,000) plus five percent (5%) interest compounded annually
38 beginning January 1, 1999.

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