

**HOUSE  
RESOLUTION No. \_\_\_\_**

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*Introduced by: Welch*

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A RESOLUTION regarding the current and future cost of long term care insurance and the incentives that will increase the number of people who buy private long term care insurance.

*Whereas, The state of Indiana is concerned about the ability to pay for long term care for a growing population;*

*Whereas, Thirty-Five percent of Medicaid expenditures go toward long term care, and this percentage will increase as the baby boomer population ages;*

*Whereas, Indiana has recognized that individuals may deduct the full premium cost on Partnership Policies as an incentive to buy long term care insurance;*

*Whereas, Indiana needs to increase the number of citizens buying long term care insurance by opening the deduction to all policies and not just Partnership Policies;*

*Whereas, Long term care insurance covers home health*



*care as well as care in a facility which is in keeping with the state's Options Plan;*

*Whereas, Medicaid dollars are becoming scarce, it is in the best interest of the state to look for alternative plans of action; and,*

*Whereas, the state has not taken a serious look at long term care insurance since 1998 when it created the Partnership Policy: Therefore,*

Be it resolved by the House of Representatives of the  
General Assembly of the State of Indiana:

SECTION 1. That the Indiana House of Representatives directs the Legislative Council to study long term care insurance issues in Indiana.

SECTION 2. That the Indiana Health Finance Commission or another insurance study committee should review present policies, costs, trends and incentives to encourage more people to enroll in long term care insurance.

