

## FOR IMMEDIATE RELEASE

CONTACT:  
Susan Nolan  
Jordan Estey  
NCOIL National Office  
518-687-0178

### NCOIL INVESTIGATES LTC PARTNERSHIP PROGRAMS AS STATES RUSH TO IMPLEMENT

**Troy, New York, January 14, 2008** – As states rush to implement new long-term care partnership programs, the National Conference of Insurance Legislators (NCOIL) will host a special February 28 meeting to evaluate the suitability of new state systems and to discuss whether legislative adjustments are necessary. The session, scheduled from 2:00 to 3:00 p.m. during the February 28 through March 2 NCOIL Spring Meeting in Washington, DC, will also examine ongoing federal efforts now that a 2006 *Deficit Reduction Act* (DRA) has given all states a green light to get in to the partnership game.

Rep. Carl Epps (GA), co-chair of the Health, Long-Term Care, and Health Retirement Issues Committee holding the meeting, said, “The DRA gave all states a chance to implement partnership programs that help consumers purchase critical long-term care coverage. People can keep some of their assets—such as life-long savings and long-time homes—even when their policies are exhausted and Medicaid takes over. But with states moving so quickly, we have to make sure that the partnerships fully protect consumers.”

Participating in the session will be Hunter McKay with the U.S. Department of Health and Human Services, Bonnie Burns of California Health Advocates, and Rod Perkins of Genworth Financial. Panelists will discuss federal reciprocity standards for policyholders who move from state-to-state and asset protection methodologies that best safeguard consumers. They will also discuss, among other things, inflation protection, consumer education, suitability requirements and the impact of partnerships on Medicaid spending and the private long-term care insurance market.

Rep. Susan Westrom (KY), also a Committee co-chair, said, “Long-term care insurance is proving to be a critical issue as the baby boom generation ages. While the role of private insurance should help alleviate fiscal concerns in the public sector, the partnership programs add another layer of rules, regulations, and procedures to an already complex market. We want to ensure that we are properly educating, safeguarding, and protecting consumers.”

NCOIL has closely monitored long-term care insurance issues over the past two years and supported passage of the DRA. Legislators also held a special session during the 2007 NCOIL Summer Meeting to discuss alleged abusive practices by long-term care providers.

The Spring Meeting will be held at the Hyatt Regency Washington on Capitol Hill.

NCOIL is an organization of state legislators whose primary focus is insurance legislation and regulation. Many legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country. More information is available at [www.ncoil.org](http://www.ncoil.org).

For further details, please contact the NCOIL National Office at 518-687-0178 or at [jestey@ncoil.org](mailto:jestey@ncoil.org).

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