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BILL ANALYSIS

Health Care Committee

HB 2445

Brief Description: Studying long-term care insurance costs.

Sponsors: Representatives Darneille, Campbell, Jarrett, Gombosky, Lovick, Ogden, Pflug and Haigh.

Brief Summary of Bill

Requires the Office of the Insurance Commissioner to study the availability and affordability of liability insurance for long-term care residential providers, and long-term care insurance coverage of residential care services for individuals.

Hearing Date: 2/1/02

Staff: Dave Knutson (786-7146).

Background:

Adult family home, boarding home, and assisted living providers are reporting large increases in the cost of liability insurance. Some residential care services are not covered by long-term care insurance.

Summary of Bill:

The Office of the Insurance Commissioner is required to study the availability and affordability of liability insurance for adult family home, boarding home, and assisted living providers. The office will also study the extent to which long-term care insurance covers residential care services.

Appropriation: None.

Fiscal Note: Requested on January 30, 2002.

Effective Date: Ninety days after adjournment of session in which bill is passed.