

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1989

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HOUSE BILL 202

Short Title: Long-Term Care Insurance.

(Public)

Sponsors: Representatives Wiser; Buchanan and Bowman.

Referred to: Commerce.

February 13, 1989

A BILL TO BE ENTITLED

1 AN ACT TO AUTHORIZE THE LEGISLATIVE RESEARCH COMMISSION TO
2 STUDY THE AVAILABILITY AND COVERAGE OF LONG-TERM CARE
3 INSURANCE.
4

5 Whereas, life expectancy has increased; and

6 Whereas, the need for both home and institutional services increases with
7 age; and

8 Whereas, the Medicaid Program is proposing to spend increasingly large
9 sums in the coming biennium for long-term care services, which is an increasing public
10 burden; and

11 Whereas, the Medicare Program is a limited resource; and

12 Whereas, the development of private insurance underwriting long-term care
13 services would benefit consumers, providers, and government; Now, therefore,
14 The General Assembly of North Carolina enacts:

15 Section 1. The Legislative Research Commission may study the availability,
16 coverage, and provision of long-term care insurance in North Carolina and may make
17 recommendations to overcome any barriers to the provision of private long-term care
18 insurance coverage. The Legislative Research Commission may investigate the
19 relationship between Medicaid, Medicare and long-term care insurance and whether
20 private long-term care coverage can provide some relief to the increasing public burden
21 of Medicaid cost escalation. The Legislative Research Commission may consult with
22 the Commissioner of Insurance, the insurance industry, the long-term care industry, and
23 senior citizens' groups.

1 Sec. 2. The Legislative Research Commission may study the liability
2 insurance and defense issue for Nursing Home Advisory Committees and Domiciliary
3 Home Advisory Committees.

4 Sec. 3. The Legislative Research Commission shall make a final report to the
5 1991 General Assembly.

6 Sec. 4. This act is effective upon ratification.