



## ***California Long-Term Care Insurance Task Force Frequently Asked Questions***

### ***When was the California Long-Term Care Insurance Task Force established? What is the role of the Task Force?***

In 2019, AB 567 established the Long-Term Care Insurance Task Force, to explore the feasibility of developing and implementing a statewide insurance program to work in coordination with the private market for long-term care services and supports. Per the legislation, the Task Force was required to submit a report to the Commissioner, Governor, and Legislature on or before January 1, 2023, that recommends different potential program options. The Task Force held their final meeting of the year December 15<sup>th</sup>, 2022, where they presented and approved their Final Feasibility Report.

### ***What are the next steps for the Task Force in 2023 and moving forward?***

In 2023, an actuarial subcommittee of the Task Force will prepare an analysis of the five potential program designs outlined in the Feasibility Report. Once complete, the Task Force members will have an opportunity to recommend program design changes based on the results of the analysis. The Actuarial Report is due to the Legislature on or before January 1, 2024, subject to Task Force approval. After the Legislature receives the Actuarial Report in 2024, they may or may not choose to develop legislation based on the reports.

### ***Do the Feasibility Report and Actuarial Report have any statutory authority?***

### ***What must occur next for a statewide long-term care insurance program to be implemented in California?***

The Final Feasibility Report and the Actuarial Report are merely the Task Force's recommendations and have no statutory authority. The reports layout potential program options; however, there is no requirement for the Legislature to act. If the Legislature decides to develop legislation for a statewide long-term care insurance program, it would not be required to adhere to the Task Force's reports. The Feasibility Report does cover topics such as opt-outs for private insurance but does not define what products might be allowed. The Task Force's reports act solely as resources in the event the Legislature wants to explore a statewide long-term care insurance program.

As of the 2023 bill introduction deadline (February 17<sup>th</sup>), no bills were introduced that would create a statewide long-term care insurance program in California. If a bill were introduced in the future, it would face several steps before it could become law. Therefore, the potential for a statewide long-term care insurance program in California remains many significant legislative steps away from becoming a reality.