

SESSION OF 2020

**SUPPLEMENTAL NOTE ON HOUSE BILL NO. 2480**

As Recommended by House Committee on  
Insurance

**Brief\***

HB 2480 would amend provisions of the Long-term Care Insurance Act to modify the definition of “long-term care insurance” (LTC) and to allow the Kansas Insurance Department (Department) to regulate LTC policies that provide coverage for less than 12 months. Current law requires LTC policies to have a duration of at least 12 consecutive months. The bill would also make technical changes.

**Background**

The bill was introduced by the House Committee on Insurance at the request of the Department. In the House Committee hearing, a representative of the Department testified in favor of the bill. The representative stated currently the Department can regulate only LTC policies that provide coverage for not less than 12 months and, by allowing this change in definition, insurance companies wanting to offer shorter duration LTC policies would be able to offer such policies to Kansas consumers. In follow-up information provided to the Committee, the Department indicated most states offer these types of plans and that the bill would allow Kansas insurers to offer these shorter-term plans and also provide consumer protections, which most states currently do not provide. No neutral or opponent testimony was provided.

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\*Supplemental notes are prepared by the Legislative Research Department and do not express legislative intent. The supplemental note and fiscal note for this bill may be accessed on the Internet at <http://www.kslegislature.org>

The House Committee recommended the bill be placed on the Consent Calendar.

According to the fiscal note prepared by the Division of the Budget on the bill, the Department states the bill would have no fiscal impact.