

Bill History
Session Year 2025
Proposed S.B. No. 452

[Proposed Bill](#) [\[doc\]](#)

Introducer(s):

SEN. SAUD ANWAR, 3rd DIST.

Title: AN ACT CONCERNING CONSUMER PROTECTIONS FOR LONG-TERM CARE INSURANCE POLICYHOLDERS.

Statement of Purpose: To: (1) Establish a four-year moratorium on long-term care insurance premium rate increases; (2) require that the Insurance Department hold a public hearing for long-term care premium rate increase requests that exceed five per cent; (3) establish a personal income tax deduction for individual long-term care insurance policyholders for whom the premium rate for such policy increased by more than five per cent in a taxable year; and (4) establish a task force to (A) study the long-term care insurance industry, including, but not limited to, premium costs and alternative policy structures, including state-funded insurance pools for long-term care policyholders, and (B) provide recommendations to improve long-term care insurance affordability and coverage.

Bill History:

01-10-2025 REFERRED TO JOINT COMMITTEE ON Insurance and Real Estate Committee

Co-sponsor(s):

Rep. Tom Delnicki, 14th Dist.