

**Bill History**  
**Session Year 2025**  
**Substitute for Raised S.B. No. 1269**

[Bill Analysis For File Copy 283](#)

[File No. 283 \[doc\]](#)

[Fiscal Note For File Copy 283](#)

[INS Joint Fav. Rpt](#)

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

[INS Joint Favorable Substitute \[doc\]](#)

[INS Vote Tally Sheet \(Joint Favorable Substitute\)](#)

**Introducer(s):**

Insurance and Real Estate Committee

**Title:** AN ACT CONCERNING LONG-TERM CARE INSURANCE.

**Statement of Purpose:** To: (1) Require the Insurance Department to conduct a study concerning an alternative pool for long-term care policyholders; (2) require a public hearing concerning long-term care premium rate increase requests in excess of ten per cent; (3) require notice to individuals of the risk of long-term care premium rate increases prior to the purchase of any long-term care policy; (4) limit premium rate increases for certain long-term care policies renewed in this state; (5) allow life insurance companies to issue annuity contracts with long-term care riders; (6) implement a tax credit for individuals who purchase long-term care policies; and (7) require the Insurance Department to conduct a study of the long-term care premium rate filing process.

**Bill History:**

02-06-2025 REFERRED TO JOINT COMMITTEE ON Insurance and Real Estate Committee

02-07-2025 PUBLIC HEARING 02/11

03-11-2025 JOINT FAVORABLE SUBSTITUTE

03-11-2025 FILED WITH LEGISLATIVE COMMISSIONERS' OFFICE

03-21-2025 REFERRED TO OFFICE OF LEGISLATIVE RESEARCH AND OFFICE OF FISCAL ANALYSIS 03/26/25-5:00 PM

03-27-2025 REPORTED OUT OF LEGISLATIVE COMMISSIONERS' OFFICE

03-27-2025 FAVORABLE REPORT, TABLED FOR THE CALENDAR, SENATE

03-27-2025 SENATE CALENDAR NUMBER 184

03-27-2025 FILE NUMBER 283

**Co-sponsor(s):**

Rep. Hubert D. Delany, 144th Dist. Rep. Susan M. Johnson, 49th Dist.

Rep. Gary A. Turco, 27th Dist.