

SESSION OF 2002

**SUPPLEMENTAL NOTE ON SENATE BILL NO. 586**

As Amended by House Committee on  
Insurance

**Brief\***

SB 586, as amended, concerns the authority of the Insurance Commissioner to adopt rules and regulations relating to long-term care insurance. The bill provides that no regulation adopted by the Commissioner may limit the number of days contained in an elimination period of a long-term care insurance policy.

**Background**

SB 586, as originally introduced, was supported by the Secretary on Aging and the representative of the Kansas Association of Insurance Agents. Proponents believe that moving the elimination period from a maximum of 100 days to a maximum of 365 days will allow companies the opportunity to market policies at a reduced premium based upon the longer elimination period. Removing the cap on the elimination period as provided in the House Committee amendment is acceptable to the proponents.

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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/cgi-bin/fulltext/bills.cgi>