



# KANSAS INSURANCE DEPARTMENT

*Vicki Schmidt, Commissioner*

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## **Proponent Testimony HB 2480 – Updating Definition of Long Term Care Insurance**

February 3, 2020

Chairman Vickrey and Member of the Committee,

Thank you for the opportunity to provide testimony in support of House Bill 2480. Under current Kansas Law, insurance carriers cannot offer Long Term Care (LTC) policies that are not at least twelve (12) months in duration. As a result, the Kansas Insurance Department does not have statutory authority to regulate LTC plans under 12 months in duration.

HB 2480 will allow carriers the option to offer LTC plans that are less than 12 months in duration and allow the Kansas Insurance Department to regulate those plans the way the Department does LTC plans that are currently 12 months or longer in duration. The benefit to HB 2480 is it will allow more choices in the marketplace to meet the changing demands of consumers.

Thank you again for the opportunity to submit testimony in support of HB 2480 and I would be happy to take questions at the appropriate time.

Lee Modesitt  
Director of Government Affairs & Communications