



**93RD GENERAL ASSEMBLY**  
**State of Illinois**  
**2003 and 2004**  
**SB2427**

Introduced 2/3/2004, by Denny Jacobs

**SYNOPSIS AS INTRODUCED:**

20 ILCS 1405/1405-35 new

Amends the Department of Insurance Law of the Civil Administrative Code of Illinois. Requires the Department of Insurance, the Department on Aging, and the Department of Central Management Services to conduct a study concerning the failure of Illinois residents to purchase long-term care insurance. Requires those departments to take steps to encourage the purchase of long-term care insurance through the private sector. Requires CMS to encourage State employees to purchase the optional long-term care insurance coverage offered by the Department. Requires the departments to report annually to the Governor and the General Assembly. Effective immediately.

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**A BILL FOR**

1 AN ACT concerning long-term care.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Department of Insurance Law of the Civil  
5 Administrative Code of Illinois is amended by adding Section  
6 1405-35 as follows:

7 (20 ILCS 1405/1405-35 new)

8 Sec. 1405-35. Long-term care insurance; study.

9 (a) The Legislature finds that chronic long-term care  
10 illnesses threaten the health and welfare of millions of  
11 families. Furthermore, most families have no private or public  
12 insurance to help pay the catastrophic expenses of an extended  
13 chronic episode requiring home, community, or institutional  
14 long-term care. The costs of care during an extended chronic  
15 illness are high and force tens of thousands of Illinoisans  
16 annually to spend-down their income and savings of a lifetime  
17 and become dependent upon public assistance programs.

18 The Department of Central Management Services offers State  
19 employees the opportunity to purchase optional long-term care  
20 insurance coverage, and the Legislature declares that it is in  
21 the interest of the people of Illinois that all Illinois  
22 residents be encouraged to anticipate their potential  
23 long-term care needs by purchasing quality private long-term  
24 care insurance policies.

25 (b) The Department of Insurance, in coordination with the  
26 Department on Aging and the Department of Central Management  
27 Services, shall conduct a study concerning the failure of  
28 Illinois residents to purchase long-term care insurance. The  
29 departments shall take appropriate steps to encourage Illinois  
30 residents to purchase long-term care insurance through the  
31 private sector. In particular, the Department of Central  
32 Management Services shall take appropriate steps to encourage

1 State employees to purchase the optional long-term care  
2 insurance coverage offered by the Department. The departments  
3 shall submit a joint report to the Governor and the General  
4 Assembly on or before January 1 of each year concerning their  
5 findings and recommendations as well as their progress toward  
6 the goal of encouraging more Illinois residents to purchase  
7 long-term care insurance.

8 Section 99. Effective date. This Act takes effect upon  
9 becoming law.