

**HOUSE . . . . . No.**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

**Charles A. Murphy, John V. Fernandes**

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act relative to long term care insurance rate filings.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Charles A. Murphy	21st Middlesex
John V. Fernandes	10th Worcester

# The Commonwealth of Massachusetts

\_\_\_\_\_  
In the Year Two Thousand and Nine  
\_\_\_\_\_

## AN ACT RELATIVE TO LONG TERM CARE INSURANCE RATE FILINGS.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Section 108 of Chapter 175 of the General Laws, as appearing in the 2006  
2 official edition, is hereby amended by adding after paragraph 12. the following:-

3           13. Rate filings made by an insurer for long term care insurance policies in accordance  
4 with the provisions of this section and pursuant to any regulations promulgated relative to said  
5 rate filings shall, upon approval by the commissioner, not result in a premium charged to the  
6 insured that would exceed the premium charged on a newly issued insurance policy based upon  
7 the insured's age at the time of application or not to exceed 30 percent of the rate increase on the  
8 insured's existing long term care policy, whichever is lower, except to reflect benefit differences.