

HOUSE JOINT RESOLUTION NO. 43

INTRODUCED BY WINSLOW

IN THE HOUSE

MARCH 14, 1987 INTRODUCED AND REFERRED TO COMMITTEE
ON HUMAN SERVICES & AGING.

MARCH 17, 1987 COMMITTEE RECOMMEND BILL
DO PASS AS AMENDED. REPORT ADOPTED.

MARCH 18, 1987 PRINTING REPORT.

MARCH 20, 1987 SECOND READING, DO PASS.

MARCH 21, 1987 ENGROSSING REPORT.

 THIRD READING, PASSED.
 AYES, 96; NOES, 0.

 TRANSMITTED TO SENATE.

IN THE SENATE

MARCH 23, 1987 INTRODUCED AND REFERRED TO COMMITTEE
ON BUSINESS & INDUSTRY.

MARCH 26, 1987 COMMITTEE RECOMMEND BILL BE
CONCURRED IN. REPORT ADOPTED.

MARCH 30, 1987 ON MOTION, CONSIDERATION PASSED
FOR THE DAY.

MARCH 31, 1987 SECOND READING, CONCURRED IN.

APRIL 1, 1987 THIRD READING, CONCURRED IN.
 AYES, 48; NOES, 1.

 RETURNED TO HOUSE.

IN THE HOUSE

APRIL 1, 1987 RECEIVED FROM SENATE.

 SENT TO ENROLLING.

1 House JOINT RESOLUTION NO. 43
 2 INTRODUCED BY Winters

3
 4 A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF
 5 REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN
 6 INTERIM STUDY OF THE FEASIBILITY OF REQUIRING INSURERS TO
 7 OFFER LONG-TERM CARE INSURANCE; AND REQUIRING A REPORT OF
 8 THE FINDINGS TO THE 51ST LEGISLATURE.

9
 10 WHEREAS, the cost of long-term care in Montana
 11 increased by 270% between 1975 and 1983; and

12 WHEREAS, the portion of long-term care financed by
 13 Medicaid increased from \$7 million to \$46.3 million during
 14 the same period; and

15 WHEREAS, the number of elderly persons in Montana is
 16 expected to increase by 50% during the next 20 years, to an
 17 estimated 150,000 persons; and

18 WHEREAS, the cost of long-term care is not covered by
 19 any insurance program other than Medicaid and is beyond the
 20 means of most elderly Montanans; and

21 WHEREAS, the Montana Health Care Cost Containment
 22 Advisory Council recommended in its 1987 report that the
 23 Legislature study the issue of long-term care insurance.

24
 25 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE

1 OF REPRESENTATIVES OF THE STATE OF MONTANA:

2 That an appropriate interim committee be assigned to
 3 study:

4 (1) ways in which the state can promote the
 5 development of a range of services to infirm elderly
 6 persons, including independent living with home services,
 7 respite care, adult day care, full-time in-home care,
 8 personal care facilities, and other alternatives to skilled
 9 nursing care in an institutional setting;

10 (2) sources of revenue that could be used to subsidize
 11 the cost of nursing homes and other long-term care options
 12 in order to make them available to low- and middle-income
 13 families that are not eligible for Medicaid;

14 (3) the effect of requiring the Montana Comprehensive
 15 Health Association, established by 33-22-1503, to include as
 16 a minimum benefit under the Association plan all or part of
 17 the expenses of long-term care;

18 (4) appropriate standards for long-term care
 19 insurance; and

20 (5) incentives that the state could offer private
 21 insurers to develop and offer long-term care insurance to
 22 Montana citizens.

23 BE IT FURTHER RESOLVED, that the committee report the
 24 findings of the study to the 51st Legislature and, if
 25 necessary, draft legislation to implement its

LC 0598/01

1 recommendations.

-End-

APPROVED BY COMM. ON
HUMAN SERVICES AND AGING

HOUSE JOINT RESOLUTION NO. 43

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A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN INTERIM STUDY OF THE FEASIBILITY OF REQUIRING REQUESTING INSURERS TO OFFER LONG-TERM CARE INSURANCE; AND REQUIRING A REPORT OF THE FINDINGS TO THE 51ST LEGISLATURE.

WHEREAS, the cost of long-term care in Montana increased by 270% between 1975 and 1983; and

WHEREAS, the portion of long-term care financed by Medicaid increased from \$7 million to \$46.3 million during the same period; and

WHEREAS, the number of elderly persons in Montana is expected to increase by 50% during the next 20 years, to an estimated 150,000 persons; and

WHEREAS, the cost of long-term care is not covered by any MOST insurance program PROGRAMS other than Medicaid and is beyond the means of most elderly Montanans; and

WHEREAS, the Montana Health Care Cost Containment Advisory Council recommended in its 1987 report that the Legislature study the issue of long-term care insurance.

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE

OF REPRESENTATIVES OF THE STATE OF MONTANA:

That an appropriate interim committee be assigned to study:

(1) ways in which the state can promote the development of a range of services to infirm elderly persons, including independent living with home services, respite care, adult day care, full-time in-home care, personal care facilities, and other alternatives to skilled nursing care ~~in-an-institutional-setting~~;

(2) sources of revenue that could be used to subsidize the cost of nursing homes and other long-term care options in order to make them available to low- and middle-income families that are not eligible for Medicaid;

(3) the effect of requiring the Montana Comprehensive Health Association, established by 33-22-1503, to include as a minimum benefit under the Association plan all or part of the expenses of long-term care;

(4) appropriate standards for long-term care insurance; and

(5) incentives that the state could offer private insurers to develop and offer long-term care insurance to Montana citizens; AND

(6) INCENTIVES THE STATE COULD OFFER TO INDIVIDUALS AND FAMILIES FOR THE PURCHASE OF THE LONG-TERM CARE INSURANCE.

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1 BE IT FURTHER RESOLVED, that the committee report the
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