

**IDAPA 18 - IDAHO DEPARTMENT OF INSURANCE**

**18.01.60 - LONG-TERM CARE INSURANCE MINIMUM STANDARDS**

**DOCKET NO. 18-0160-1501**

**NOTICE OF INTENT TO PROMULGATE RULES - NEGOTIATED RULEMAKING**

**AUTHORITY:** In compliance with Sections 67-5220(1) and 67-5220(2), Idaho Code, notice is hereby given that this agency intends to promulgate rules and desires public comment prior to initiating formal rulemaking procedures. This negotiated rulemaking action is authorized pursuant to Sections 41-211, 41-4608, and 56-1305, Idaho Code.

**MEETING SCHEDULE:** A public meeting on the negotiated rulemaking will be held as follows:

**Tuesday, July 28, 2015 at 1:00 p.m.**

**Idaho Department of Insurance  
700 W. State Street - 3rd Floor  
Boise, ID 83720**

**METHOD OF PARTICIPATION:** Interested persons wishing to participate in the negotiated rulemaking must respond to this notice by contacting the undersigned either in writing (paper or email) or by calling the phone number listed below, and/or by attending the public meeting.

**DESCRIPTIVE SUMMARY:** The following is a statement in nontechnical language of the substance and purpose of the intended negotiated rulemaking and the principal issues involved:

The long-term care rule (IDAPA 18.01.60.017) currently references inflation protection but does not clearly establish a minimum amount applicable to long-term care partnership policies. Qualifying long-term care partnership policies allow consumers who buy them to qualify for Medicaid asset disregard. For long-term care partnership policies, the Department has applied a minimum 5% annual inflation protection, or alternatively, benefit guarantees of not less than the annual change in the Consumer Price Index by [Bulletin 06-07](#). The department expects to pursue rulemaking to modify minimum inflation protection applicable to long term care partnership policies, which should promote more purchases of them. The rulemaking may also impact inflation protection for non-partnership policies.

**CONTACT INFORMATION, WEB ADDRESS, ASSISTANCE ON TECHNICAL QUESTIONS, SUBMISSION OF WRITTEN COMMENTS:** For assistance on technical questions concerning this negotiated rulemaking or to obtain a copy of the preliminary draft of the text of the proposed rule, contact Thomas A. Donovan, [tom.donovan@doi.idaho.gov](mailto:tom.donovan@doi.idaho.gov) (208) 334-4214. Once available, drafts of the rulemaking will be posted on the Idaho Department of Insurance website: [www.doi.idaho.gov](http://www.doi.idaho.gov).

All written comments must be directed to the attention of the undersigned and must be delivered either by hard copy or via email to the same email address for questions set forth above on or before Friday, July 31, 2015.

DATED this 17th Day of June, 2015.

Dean L. Cameron, Director  
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