

# MAINE STATE LEGISLATURE

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# 119th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1999

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Legislative Document

No. 1197

S.P. 408

In Senate, February 11, 1999

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### **An Act to Encourage the Acquisition of Long-term Care Insurance.**

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Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN  
Secretary of the Senate

Presented by Senator HARRIMAN of Cumberland.

**Be it enacted by the People of the State of Maine as follows:**

2

**Sec. 1. 24-A MRSA §5051-B, sub-§1, ¶B,** as enacted by PL 1989,  
4 c. 556, Pt. B, §3, is amended to read:

6

B. The total package of benefits provided is at least as  
comprehensive as that required by section 5051-A. A  
8 continuing care and nursing home care policy meets the  
requirement of this paragraph. As used in this paragraph,  
10 "continuing care" has the meaning set forth in section 6201,  
subsection 2; and

12

**Sec. 2. Application.** For the purpose of the Maine Revised  
14 Statutes, Title 36, section 5122, subsection 2, paragraph G,  
section one of this Act applies to tax years beginning January 1,  
16 2000.

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**SUMMARY**

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This bill amends current law so that the Superintendent of  
22 Insurance may certify insurance policies covering nursing home  
and continuing or assisted-living care as long-term care  
24 policies. With this certification, the premiums paid for a  
policy covering nursing home and continuing care will be  
26 subtracted from federal adjusted gross income in computing Maine  
individual taxable income.