

# Human Services Committee JOINT FAVORABLE REPORT

**Bill No:** SB-478 / [Bill Status](#) / [Public Hearing Testimony](#)

AN ACT CONCERNING CONSUMER SAFEGUARDS FOR LONG-TERM CARE

**Title:** POLICIES.

**Vote Date:** 3/19/2026

**Vote Action:** Joint Favorable

**PH Date:** 3/17/2026

**File No.:** 370

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## SPONSORS OF BILL:

Human Services Committee

## REASONS FOR BILL:

This bill is intended to address growing concerns that long-term care insurance has become increasingly unaffordable and unpredictable, with significant rate increases and insufficient regulation, and to ensure that policyholders many of whom are older adults planning for future care are better protected from unfair practices and financial instability. This bill seeks to strengthen consumer protections in the long-term care insurance market, particularly in response to rising premiums and limited oversight of insurer practices. It aims to establish safeguards for individuals purchasing or holding long-term care policies and improve transparency and accountability within the Connecticut Partnership for Long-Term Care program.

## RESPONSE FROM ADMINISTRATION/AGENCY:

**Commission on Women, Children, Seniors, Equity & Opportunity, Melvette Hill, Executive Director:** supports, emphasizing that stronger consumer protections are needed in the long-term care insurance market to address rising premiums, policy instability, and gaps in transparency. She highlighted that these issues disproportionately impact older adults and vulnerable populations who rely on long-term care coverage to maintain independence and financial security. Hill noted that the bill would help ensure greater fairness and accountability among insurers while protecting policyholders from unexpected rate increases

and coverage changes, ultimately promoting more stable and reliable access to long-term care planning options.

**Office of Policy and Management, Joshua Wojcik, Acting Secretary:** opposes, stating that while the bill aims to improve affordability and consumer protections in the long-term care insurance market, the current language would not effectively achieve those goals. They expressed concern that the proposal could have unintended fiscal and policy impacts, emphasizing the need for a more balanced approach that better aligns with state resources and existing LTC strategies.

**Judicial Branch External Affairs Division, Brittany Kaplan, Deputy Director:** provided neutral/technical testimony, offering comments to clarify how certain provisions of the bill may interact with existing legal processes and oversight responsibilities. She emphasized the importance of ensuring the bill's language is clear and administratively workable to avoid unintended impacts on the court system or related proceedings.

#### **NATURE AND SOURCES OF SUPPORT:**

**Connecticut General Assembly, Martin Looney, Senate President Pro Tempore:** supports, emphasizing that rising long-term care insurance premiums and instability in the market are creating significant financial strain for seniors and families planning for future care. He highlighted that the bill is intended to strengthen consumer protections, improve transparency, and ensure greater accountability from insurers, helping make long-term care coverage more reliable and affordable for Connecticut residents.

**Connecticut Office of the State Long Term Care Ombudsman, Mairead Painter, Ombudsman:** supports, emphasizing that rising long-term care insurance premiums and policy instability are creating significant financial hardship and uncertainty for consumers, particularly older adults. She highlighted that stronger consumer protections and oversight are needed to ensure fairness, preserve coverage, and protect individuals who rely on these policies for long-term care planning and security.

**Augustus Baron, Self-Advocate:** supports, emphasizing the importance of strengthening consumer protections in the long-term care insurance market, particularly in response to rising premiums and policyholder uncertainty. He highlighted that the bill would help ensure greater transparency and fairness for individuals relying on long-term care insurance as they plan for future care needs.

**Ken Kollmeyer, Self Advocate:** shared personal experience with significant LTC insurance premium increases and emphasizing the financial strain and unpredictability faced by policyholders. He argued that stronger consumer protections and oversight are needed to prevent excessive rate hikes and ensure fairness for individuals who rely on these policies for future care planning.

**David I. Schwartzer, Self-Advocate:** supports, arguing that long-term care insurance policyholders have faced excessive and unsustainable premium increases and need stronger consumer protections and transparency from insurers. He emphasized that the bill represents

a critical step toward holding insurance companies accountable and providing meaningful relief to policyholders who are struggling with rapidly rising costs.

Additional testimony in support:

**Jan Kritzman**

**Judy L. Mandel**

**Pradipta Mazumder, Orthodontist.**

**Stephen Owen**

**Paul J. Pace**

**Donna Pallanti**

**Edward Pallanti**

**John Witkewicz**

#### **NATURE AND SOURCES OF OPPOSITION:**

**The Insurance Association of Connecticut (IAC), Eric George, Presiden; The American Council of Life Insurers (ACLI), Jill Rickard, Regional Vice President, State Relations; AHIP, Amanda Herrington, Executive Director:** Joint testimony in opposition to the legislation arguing that several provisions in the bill could significantly disrupt the long-term care insurance market and reduce the availability of coverage for consumers. They emphasized that limiting insurer practices could unintentionally drive individuals away from private coverage and increase reliance on Medicaid, ultimately shifting costs to the state.

#### **NATURE AND SOURCES OF GENERAL COMMENTS:**

None provided.

**Reported by: Mackenzie Frenette**

**Date: April 1, 2026**