

Kentucky Long-Term Care Partnership Insurance Program
Implementation Update
December 2008

In 2008, House Bill 259 was enacted to establish the Kentucky Long-Term Care Partnership Insurance Program, which is a collaborative partnership among the Department for Medicaid Services, the Department of Insurance, and private long-term care (LTC) insurance companies. Laws relating to this program have been codified under KRS 304.14-640 through 304.14-644, and KRS 205.619, and may now be reviewed online at <http://www.lrc.state.ky.us/Law.htm>. Under this program, special LTC partnership insurance policies will be available to individuals and groups who want to insure against the cost of providing for LTC needs without depleting all personal assets and assist in reducing the state's financial burden of covering LTC under the Kentucky Medicaid Program.

The Department of Insurance and Department for Medicaid Services are currently in the process of promulgating administrative regulations to implement the Kentucky Long-Term Care Partnership Insurance Program and clarify requirements for participation. These state agencies are also developing policies and procedures for reviewing and approving LTC Partnership Insurance policies, which must meet certain federal and state requirements. It is anticipated that LTC partnership insurance policies may be available to qualified Kentucky residents as early as July 2009. As information relating to this program becomes available, it will be posted on this Web page. If you have any questions regarding Long-term care insurance, you may contact the Department of Insurance at 800-595-6053. If you have questions regarding Medicaid eligibility, you can visit the Department for Medicaid Services Web site at <http://chfs.ky.gov/dms/Eligibility.htm> or contact the Medicaid Eligibility Policy Branch at 502-564-6204.