

# Long-Term Care Standards Changes

## Item 13 – Group Insurance Board

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Office of Strategic Health Policy





# Action Needed

ETF requests the Board approve modifications to the *Long-Term Care Insurance Standards (ET-7423)* for contract effective for the 2025 plan year.

# Background

- Long-term care insurance is provided for in statute, primarily Wis. Stat. § 40.55.
- Not a benefit selection during new hire or open enrollment.
- Not a guaranteed benefit. Members must pass health underwriting and stay with the original insurer if the Board changes approved insurers.
- ETF posts basic information on the ETF website.
- Members initiate contact with the contracted agent to apply.
- Simplified contract requirements vs. supplemental dental, vision, and accident.

# Proposed Changes

Proposals not accepted for hybrid plans or life insurance riders

3-year contact  
Jan. 1, 2025-  
Dec. 31, 2027

Remove references to “individual” plans to open to both group and individual

Change due date for annual reporting from January 15 to February 15

Add clarification that plan is only available to Wisconsin residents

Add requirement to disclose outside ownership relationship



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**Questions?**

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# Thank you

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