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OFFICE WEST VIRGINIA SECRETARY OF STATE

## WEST VIRGINIA LEGISLATURE

FIRST REGULAR SESSION, 2009

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# ENROLLED

# House Bill No. 2884

(By Delegates Campbell, Border, Perdue, Webster and White)

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Passed April 11, 2009

In Effect Ninety Days from Passage

## ENROLLED



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## H. B. 2884

OFFICE WEST MRGINIA SECRETARY OF STATE

(BY DELEGATES CAMPBELL, BORDER, PERDUE, WEBSTER AND WHITE)

[Passed April 11, 2009; in effect ninety days from passage.]

AN ACT to amend the Code of West Virginia, 1931, as amended, by adding thereto a new article, designated §9-4E-1, §9-4E-2 and §9-4E-3, all relating to Medicaid; the development of a public-private long-term care partnership program.

Be it enacted by the Legislature of West Virginia:

That the Code of West Virginia, 1931, as amended, be amended by adding thereto a new article, designated 9-4E-1, 9-4E-2 and 9-4E-3, all to read as follows:

#### ARTICLE 4E. Long-Term Care Partnership Program.

#### §9-4E-1. Purpose.

(a) The purpose of this program shall be to reduce
 Medicaid costs for long-term care by encouraging the
 purchase of private long-term care insurance policies that are

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- 12:2 11 4 Covered under the "qualified state long-term care insurance
  5 partnerships."
  - 6 (b) It is the intent of the long-term care partnership to do7 all of the following:
    - 8 (1) Provide incentives for individuals to insure against the
      9 costs of providing for their long-term care needs.
  - (2) Provide a mechanism for individuals to qualify for
    coverage of the cost of their long-term care needs under
    Medicaid without first being required to substantially exhaust
    their resources.

14 (3) Alleviate the financial burden on the state's medical
15 assistance program by encouraging the pursuit of private
16 initiatives.

## §9-4E-2. Definitions.

1 (a) "Asset disregard" means, with regard to the state's 2 medical assistance program, disregarding any assets or 3 resources in an amount equal to the insurance benefit 4 payments that are made to or on behalf of an individual who 5 is a beneficiary under a qualified long-term care insurance 6 partnership policy.

7 (b) "Long-term care insurance" means a policy described
8 in section four (a), article fifteen (A), chapter thirty-three of
9 this code.

(c) "Long-term care partnership program" means a
qualified state long-term care insurance partnership as
defined in 42 U.S.C. 1396, Section 1917(b) of the Social
Security Act.

(d) "Medicaid" means that assistance provided under a
state plan implemented by subchapter nineteen, chapter
seven, Title 42, United States Code, as that chapter has been
and may hereafter be amended.

### §9-4E-3. Authority.

(a) The program shall be administered by the Bureau for
 Medical Services. The bureau shall establish a long-term
 care partnership program in West Virginia in order to provide
 for the financing of long-term care through a combination of
 private insurance and Medicaid in accordance with federal
 requirements on qualified state long-term care insurance
 partnerships.

8 (b) Not later than ninety days after the effective date of 9 this article, the Bureau for Medical Services shall file a state 10 plan amendment, pursuant to Title XIX of the United States 11 Social Security Act and any amendments thereto, to the 12 United States Department of Health and Human Services to 13 establish that the assets an individual owns and may retain 14 under Medicaid and still qualify for benefits under Medicaid 15 at the time the individuals applies for benefits is increased 16 dollar-for-dollar for each dollar paid out under the 17 individuals's long-term care insurance policy if the individual 18 is a beneficiary of a qualified long-term care partnership 19 program policy.

(c) An individual who is a beneficiary of a West Virginia
long-term care partnership program and meets eligibility
requirements is eligible for assistance under the state's
medical assistance program using the asset disregard as
provided under subsection (b).

25 (d) The Bureau of Medical Services shall pursue26 reciprocal agreements with other states to extend the asset

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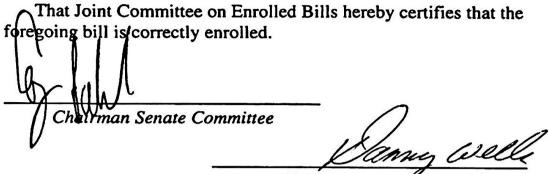
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disregard to West Virginia residents who purchased longterm care partnership policies in other states that are
compliant with Title VI, Section 6021 of the Federal Deficit
Reduction Act of 2005, PL 109-171, and any applicable
federal regulations or guidelines.

(e) Upon diminishment of assets below the anticipated
remaining benefits under a long-term care partnership
program policy, certain assets of an individual, as provided
under subsection (b), shall not be considered when
determining any of the following:

- 37 (1) Medicaid eligibility;
- 38 (2) The amount of any Medicaid payment;
- 39 (3) Any subsequent recovery by the state of a payment40 for medical services or long-term care services.

(f) If the long-term care partnership program is
discontinued, an individual who purchased a West Virginia
long-term care partnership program policy before the date the
program was discontinued shall be eligible to receive asset
disregard if allowed as provided by Title VI, Section 6021 of
the Federal Deficit Reduction Act of 2005, PL 109-171.



Chairman House Committee

Originating in the House.

In effect ninety days from passage.

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Clerk of the Senate

Clerk of the House of Delegates

President of the Senate

Speaker of the House of Delegates

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PRESENTED TO THE GOVERNOR  $MAY = 6\ 2009$ 

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