



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

NOTICE OF DECISION TO TAKE ACTION ON PROPOSED REGULATIONS

In accordance with section 4-168(a) of the Connecticut General Statutes, as amended, notice is hereby given that the Insurance Commissioner, pursuant to the authority of Public Act 16-63, has decided to proceed with proposed amended regulations concerning Short Term Care. Notice of Intent to amend these regulations was posted to the regulations webpage of the Secretary of the State on September 27, 2016. The Insurance Department received one written comment.

As required by the Freedom of Information Act and Conn. Gen. Stat. §4-168(d), the following items are available for copying at the address specified below, through the eRegulation system, and, if applicable, by the alternate methods detailed:

(A) The final wording of the proposed regulation

A copy of the proposed regulation is available for public inspection through the eRegulation system and during regular business hours at the Insurance Department at 153 Market Street, 7th floor, Hartford, CT 06103. An electronic copy of the entire regulation making file including the Notice of Intent to Amend the Regulation, the proposed regulation, fiscal note, small business impact statement, comments received, and this Notice of Decision to proceed are available for public inspection on the Insurance Department website at <http://www.ct.gov/cid>. Click on Laws and Regulations and then click on Proposed Regulations.

(B) A statement of the principal reasons in support of this intended action

The proposed amendment is to comply with the directive in PA 16-63 that the Commissioner shall promulgate regulations. The regulations mirror the Connecticut requirements for long term care policies. These regulations provide guidelines for sale of a new product in Connecticut.

(C) A statement of the principal considerations in opposition to this intended action

The Insurance Department received one comment from a consumer advocate. A copy of the comment letter is posted on the eRegulation system. The comments received were in opposition to the proposed amendments to the regulations in that the advocate wanted to see the Connecticut short term care regulations conform to the NAIC long term care regulations. The commenters requested the Department make changes in order to conform the proposed regulation to the NAIC model regulations for long term care.

(D) A statement of the agency's reasons for accepting or rejecting such considerations.

The Department agrees that the proposed regulations should mirror the long term care regulations since this is a very similar product, differing only in duration of the benefit period. However, Connecticut has not adopted the NAIC model for long term care in its entirety. The proposed regulations mirror the regulations Connecticut has for long term care. The Department believes that Connecticut's regulations provide greater consumer protections while still maintaining adequate rates for long term care policies. The

Department agrees that a disclosure is beneficial and has included one in the proposed regulations.

Address where copies of items (A) through (D) above can be made or obtained:

Via the eRegulation system online at:

<https://eregulations.ct.gov/eRegsPortal/Search/RMRView/PR2016-048>

Connecticut Insurance Department
153 Market Street
7th Floor
Hartford, CT 06103

In addition, these items are available for viewing and printing on the following website:
<http://www.ct.gov/cid>. Click on Laws and Regulations and then click on Proposed Regulations.

Regulations may also be obtained by contacting Kristin Campanelli, Counsel at
kristin.campanelli@ct.gov.



Katharine L. Wade
Insurance Commissioner