

112TH CONGRESS
2D SESSION

S. 3230

To require issuers of long term care insurance to establish third-party review processes for disputed claims.

IN THE SENATE OF THE UNITED STATES

MAY 23, 2012

Ms. KLOBUCHAR introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

To require issuers of long term care insurance to establish third-party review processes for disputed claims.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Long Term Care In-
5 surance Integrity Act of 2012”.

6 **SEC. 2. LONG TERM CARE INSURANCE DISPUTE RESOLU-**
7 **TION REVIEW PROCESS.**

8 (a) IN GENERAL.—Notwithstanding any other provi-
9 sion of law, an insurance issuer that offers a long term
10 care insurance plan shall develop and implement claims

1 dispute resolution procedures that comply with the re-
2 quirements of this section that shall be applicable to such
3 plan.

4 (b) REQUIREMENT.—A claims dispute resolution pro-
5 cedure under subsection (a) shall—

6 (1) be designed to expeditiously resolve disputes
7 concerning claims under the plan involved;

8 (2) with respect to such disputes, provide for
9 the application of one or more alternative means of
10 dispute resolution involving independent third-party
11 review under appropriate circumstances by entities
12 that are mutually acceptable to the issuer and the
13 enrollee involved, with the decision of such reviewer
14 being binding on the issuer; and

15 (3) ensure that an enrollee is eligible to obtain
16 claims review only to the extent and in the manner
17 provided for in the applicable insurance contract.

18 (c) APPEALS.—An enrollee may appeal the decision
19 of an independent reviewer under subsection (b)(2) to an
20 appropriate State court as provided for under State law.

21 (d) RULE OF CONSTRUCTION.—Nothing in this sec-
22 tion shall be construed to provide authority for an inde-
23 pendent third-party reviewer under subsection (b)(2) to
24 modify the terms of any long term care insurance contract.

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