

STATE OF NEW YORK

9121

2025-2026 Regular Sessions

IN ASSEMBLY

September 26, 2025

Introduced by M. of A. KELLES -- read once and referred to the Committee on Health

AN ACT directing the department of health to contract with a qualified entity for a feasibility study and actuarial analysis of long-term services and supports financing and services options

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. The department of health is hereby authorized and directed
2 to contract with a qualified entity for a feasibility study and actuari-
3 al analysis of long-term services and supports financing and services
4 options. The study and analysis shall be developed in consultation with
5 stakeholders and provide projected cost estimates of alternative financ-
6 ing and service options as well as possible impacts to existing state-
7 funded programs and services, including, but not limited to, Medicaid-
8 funded home-based care and hospice programs as well as residential
9 long-term care programs.

10 § 2. Such study shall include but not be limited to:

11 (a) an analysis of public and private long-term care financing
12 programs that exist in the state, the participation rates for those
13 programs and any clear gaps that exist including, but not limited to,
14 gaps in coverage, affordability, participation and any factors relevant
15 to the design of a public program;

16 (b) modeling of three public long-term care insurance program options
17 funded through a payroll deduction, including a front-end, limited dura-
18 tion program, a limited duration, back-end catastrophic program, and an
19 unlimited duration program; provided further, that key modeling outputs
20 shall include estimated program participation rates, program costs, the
21 distribution of program benefits, the impact on Medicaid expenditures
22 and any financial and legal risks to the state; provided further, that
23 sensitivity analysis on key program parameters shall be completed and

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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1 include daily benefit amounts, coverage duration, benefit increase
2 options, form of benefit and premium levels; and

3 (c) modeling the impact of tax alternatives and other incentives for
4 the purchase of private long-term care insurance on take-up rates in the
5 state; provided further, that key outputs shall include the impact on
6 insurance take-up rates, the sociodemographic profile of individuals
7 projected to purchase long-term care insurance, program costs and the
8 impact on Medicaid expenditures.

9 § 3. The department of health shall prepare a report which shall be
10 submitted to the governor and to the legislature within one year of the
11 effective date of this act, containing findings and recommendations.

12 § 4. This act shall take effect immediately.