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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 42 pages. Original publisher: Washington, D. C. : U. S. Govt. Accountability Office, 2008 OCLC Number: (OCoLC)319421664 Subject: Long-term care insurance -- Rates -- United States. Excerpt: . . . Beyond implementing pertinent laws and regulations, state regulators perform a variety of oversight tasks that are intended to protect consumers from unfair practices. These activities include reviewing policy rates and forms, conducting market conduct examinations, and responding to consumer complaints. In reviewing rates and forms, state regulators examine a policy's price, terms, and conditions to ensure that they are consistent with state laws and regulations. This includes reviewing the company's pricing assumptions, such as lapse rates. Some states allow companies to begin selling policies before receiving approval for price and policy terms, while 17 others require prior approval before policies can be sold. A small number 18 of states do not require companies to submit rates for review. When conducting a market conduct examination, an examiner visits a company to evaluate practices and procedures, such as claims settlement practices, and checks those practices and procedures against information 19 in the company's files. Consumer complaints generally lead states to request information from the company in question. The state reviews the company's response for consistency with the policy contract and for violations of insurance laws and regulations. Although oversight of the LTCI industry is largely the responsibility of states, the federal government also plays a role in the oversight of LTCI. HIPAA established federal standards that affect the LTCI industry as well as consumers purchasing policies by specifying conditions under which LTCI benefits and premiums would receive favorable federal income tax 20 treatment. Under HIPAA, a tax-qualified policy must cover individuals 17 See GAO, Insurance Regulation: Common Standards and Improved...



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