



COMMONWEALTH OF MASSACHUSETTS
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Long-Term Care Insurance Policies Issued in Massachusetts
Intended to Qualify Insureds for Certain MassHealth Exemptions

The purpose of this notice is to inform Massachusetts' long-term care policyholders of recent changes to the law regarding potentially qualifying for exemptions from some MassHealth recovery rules. These changes went into effect on January 23, 2013. The Commissioner of Insurance has instructed all long-term care insurance carriers to provide this notice in order to clarify the coverage requirements associated with MassHealth exemptions. **This notice replaces any prior notices that you may have received about the application of MassHealth minimum coverage requirements.**

To potentially qualify for certain exemptions from some MassHealth recovery rules, **MassHealth will now look to see whether your policy met the minimum coverage requirements that existed when you purchased the policy rather than as of the date you entered the nursing facility.**

The minimum coverage requirements have not changed at this time, and you still must be covered under a policy when you enter a nursing home. Please note that this notice does not change any contractual obligations under any existing long-term care insurance policies issued in Massachusetts. Qualifying for insurance benefits is independent from qualifying for an exemption under the MassHealth law. For more information, contact your agent or company representative.

Please be aware that laws may change and the exemptions and the MassHealth minimum coverage requirements that exist today may change, or may be eliminated, in the future.