# Senate Bill 45

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#### **SUMMARY**

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure as introduced.

Allows Public Employees' Benefit Board and Oregon Educators Benefit Board to make available fully insured long term care insurance plans at boards' discretion rather than as statutory requirement.

Declares emergency, effective on passage.

#### A BILL FOR AN ACT

Relating to statutory requirement that state benefit boards provide fully insured long term care insurance plans; amending ORS 243.291 and 243.870; and declaring an emergency.

### Be It Enacted by the People of the State of Oregon:

**SECTION 1.** ORS 243.291 is amended to read:

243.291. (1) The Public Employees' Benefit Board [shall] may make available one or more fully insured long term care insurance plans. The plans [shall] may be made available to eligible employees, retired employees and family members. Notwithstanding ORS 243.105, for purposes of this subsection, "family members" includes family members as defined by the board and also includes the parents of the employee or retiree and the parents of the spouse of the employee or retiree.

- (2) Employees of local governments and employees of political subdivisions may participate in the plans under terms and conditions established by the board, if it does not jeopardize the financial viability of the board's long term care insurance plans. However, unless the local government or political subdivision provides otherwise, the employee's participation is a personal action of the employee and does not obligate the local government or political subdivision to pay for the provision of benefits under this subsection.
- (3) Participation of eligible employees or retired employees in any long term care insurance plan made available by the board is voluntary and is subject to reasonable underwriting guidelines and eligibility rules established by the board.
- (4) The employee or retired employee is solely responsible for the payment of the long term care premium rates developed by the board. The board is authorized to charge a reasonable administrative fee, in addition to the premium charged by the long term care insurer, to cover the cost of administration and consumer education materials.

## SECTION 2. ORS 243.870 is amended to read:

243.870. (1) The Oregon Educators Benefit Board [shall] may make available to eligible employees and family members one or more fully insured long term care benefit plans. Notwithstanding ORS 243.860, for purposes of this subsection, "family member" includes family members, as defined by the board, the parents of the eligible employee and the parents of the spouse or domestic partner of the eligible employee.

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- (2) Participation of eligible employees in any long term care benefit plan made available by the board is voluntary and is subject to reasonable underwriting guidelines and eligibility rules established by the board.
- (3) Unless otherwise agreed to by the employer, the eligible employee is responsible for the payment of the long term care benefit plan premium developed by the board.

<u>SECTION 3.</u> This 2017 Act being necessary for the immediate preservation of the public peace, health and safety, an emergency is declared to exist, and this 2017 Act takes effect on its passage.