MISSISSIPPI LEGISLATURE

By: Representatives Howell, Monsour, Chism, To: Medicaid; Appropriations Smith (39th), Patterson, Brown (20th), Aldridge

HOUSE BILL NO. 1269 (As Sent to Governor)

1 AN ACT TO ESTABLISH THE MISSISSIPPI LONG-TERM CARE 2 PARTNERSHIP PROGRAM WITHIN THE DIVISION OF MEDICAID; TO DIRECT THE 3 DIVISION OF MEDICAID IN COOPERATION WITH THE INSURANCE 4 COMMISSIONER TO SUBMIT APPLICATIONS TO OBTAIN FEDERAL APPROVAL 5 NECESSARY TO ESTABLISH A PROCESS FOR PRECERTIFICATION OF LONG-TERM 6 CARE INSURANCE POLICIES THAT MEETS ALL THE REQUIREMENTS OF THE 7 PROGRAM, TO ESTABLISH MINIMUM REQUIREMENTS THAT LONG-TERM CARE INSURANCE POLICIES MUST MEET IN ORDER TO QUALIFY FOR 8 9 PRECERTIFICATION, AND TO INCLUDE PROVISIONS THAT MEDICAID 10 ELIGIBILITY DETERMINATIONS IN THE LONG-TERM CARE OR RELATED WAIVER 11 CATEGORIES FOR INDIVIDUALS WHO ARE THE BENEFICIARIES OF 12 PRECERTIFIED LONG-TERM CARE INSURANCE POLICIES SHALL INCLUDE A 13 RESOURCE DISREGARD OF ONE DOLLAR FOR EVERY DOLLAR OF LONG-TERM CARE INSURANCE BENEFITS PAID UNDER THE INDIVIDUAL'S PREQUALIFIED 14 15 LONG-TERM CARE INSURANCE POLICY FOR LONG-TERM CARE SERVICES; TO 16 CREATE SECTION 41-9-39, MISSISSIPPI CODE OF 1972, TO REQUIRE FLU 17 VACCINATIONS TO BE OFFERED BY HOSPITALS TO CERTAIN PATIENTS PRIOR TO DISCHARGE; TO AMEND SECTION 41-9-1, MISSISSIPPI CODE OF 1972, 18 IN CONFORMITY THERETO; AND FOR RELATED PURPOSES. 19

20 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

21 SECTION 1. The Legislature finds that in order to alleviate

- 22 the financial burden on the state's Medicaid program, the state
- 23 must encourage better access to and utilization of affordable
- 24 long-term care insurance that will pay for some or all of the cost
- 25 of long-term care services.
- 26 SECTION 2. As used in this act:

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27 (a) "Long-term care facility" means a facility required28 to be licensed under Section 43-11-1 et seq.

29 (b) "Long-term care insurance" means the same as in 2630 USCS Section 7702B.

31 (C) "Long-term care services" means the following 32 necessary services that originate in a setting other than an acute care hospital and that are provided to individuals whose 33 34 functional capacities are chronically impaired: 35 (i) Physician's services; 36 (ii) Nursing services; 37 (iii) Diagnostic services; 38 Therapeutic services including physical (iv) 39 therapy, speech therapy, and occupational therapy; 40 Rehabilitative services; (V) (vi) Maintenance services; 41 42 (vii) Personal care services individually designed 43 to assist with an individual's physical dependency needs related to bathing, bladder and bowel requirements, dressing, eating, 44 45 personal hygiene, medications, mobility, incidental housekeeping, 46 laundry, and shopping for personal maintenance items; 47 (viii) Transportation services; 48 (ix) Day care services; Respite care services; and 49 (X) 50 (xi) Services provided by chiropractors, podiatrists, and optometrists. 51

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52 SECTION 3. (1)The Mississippi Long-Term Care Partnership 53 Program is created within the Division of Medicaid. 54 The Division of Medicaid in cooperation with (2)the Insurance Commissioner shall submit applications to the United 55 56 States Department of Health and Human Services necessary to obtain 57 approval to: 58 Establish a process for precertification of (a) 59 long-term care insurance policies that meets all the requirements 60 of the program; 61 (b) Establish minimum requirements that long-term care 62 insurance policies must meet in order to qualify for precertification, including without limitation: 63 64 A conspicuous provision alerting consumers to (i) 65 the availability of consumer information and public education provided by the Division of Medicaid; 66 67 (ii) A guarantee that each insured has an option 68 to cover home- and community-based services in addition to nursing 69 facility care; 70 Inflation protection; (iii) 71 (iv) Periodic reporting to include explanations of 72 benefits and a record of insurance payments that count toward 73 Medicaid resource exclusion; and 74 (V) Reports to the program as the Division of 75 Medicaid may require;

H. B. No. 1269 **~ OFFICIAL ~** 14/HR40/R1448SG PAGE 3 (RF\BD) (c) Include provisions for reciprocal agreements with other states to extend the Medicaid eligibility protections in paragraph (d) of this subsection to purchasers of long-term care policies in those states, if at the time the long-term care policies were issued, the policies qualified for precertification in this state;

(d) Include provisions that Medicaid eligibility
determinations in the long-term care or related waiver categories
for individuals who are the beneficiaries of precertified
long-term care insurance policies shall include a resource
disregard of One Dollar (\$1.00) for every dollar of long-term care
insurance benefits paid under the individual's prequalified
long-term care insurance policy for long-term care services; and

(e) Include an outreach program to educate consumers
about the need for long-term care, the availability of long-term
care insurance, and the asset protections available under this
subsection.

93 <u>SECTION 4.</u> If this act is repealed, any Medicaid asset 94 protection afforded under Section 3 of this act shall remain 95 effective for the life of the individual receiving long-term care 96 services under this act.

97 SECTION 5. The following shall be codified as Section
98 41-9-39, Mississippi Code of 1972:

99 41-9-39. (1) Each year from October 1 through March 1 and 100 in accordance with the latest recommendations of the Advisory

H. B. No. 1269 **~ OFFICIAL ~** 14/HR40/R1448SG PAGE 4 (RF\BD) 101 Committee on Immunization Practices of the Centers for Disease 102 Control and Prevention, each hospital shall offer, prior to 103 discharge, immunizations against influenza virus to all inpatients 104 sixty-five (65) years of age and older unless contraindicated and 105 contingent upon the availability of the vaccine.

106 (2) Any hospital, or employee thereof, shall be immune from 107 civil liability for any personal injury as a result of complying 108 or not complying with the requirements of subsection (1) if the 109 hospital or employee's action or failure to act do not amount to 110 willful or wanton misconduct or gross negligence.

SECTION 6. Section 41-9-1, Mississippi Code of 1972, is amended as follows:

113 41-9-1. The purpose of Sections 41-9-1 through 41-9- \* \* \*39 is to protect and promote the public health by providing for the 114 development, establishment and enforcement of certain standards in 115 116 the construction, maintenance and operation of hospitals which 117 will insure safe, sanitary and reasonably adequate care and treatment of individuals in hospitals. The Legislature hereby 118 119 finds that the protection and promotion of the public health 120 requires the measures provided for in said sections.

121 SECTION 7. This act shall take effect and be in force from 122 and after July 1, 2014.

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