



There has also been a lot going on legislatively that could impact our clients in the near future. New York is very close to having a Long Term Care program similar to the Washington Cares Act and PA just introduced similar legislation ([HB 2779](#)). What does that mean? Well, basically, these are state run LTC funds that are funded through a mandatory payroll tax.

Below are some of the highlights of the bill:

- Funded through a payroll tax of 0.58%
- Benefit is \$100/day up to a \$36,500 maximum lifetime benefits
- Similar to WA, requires residency to receive benefits
- Claim qualification is based on three activities of daily living (ADLs)

The only way to opt out of that tax so far? Have a "LTC" policy in-force before the deadline in each state. What does that mean for the rest of the country? Well, if you have clients who are employed out of those states, regardless of where they actually live, they could be included, as it is a payroll tax for employers in that state. And NY & PA aren't the only states having this conversation, there are more everyday. The point of this? **Talk to your clients about taking control of their LTC funding today!**



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