SB 610-FN - VERSION ADOPTED BY BOTH BODIES

01/29/2026 0111s
02/05/2026 0431s
23Apr2026... 1497h

2026 SESSION

26-2202
06/09

SENATE BILL ***610-FN***

AN ACT allowing the insurance commissioner to approve innovative short or long-term care policies.

SPONSORS: Sen. Ricciardi, Dist 9; Sen. Lang, Dist 2; Sen. Gannon, Dist 23; Sen. Watters, Dist 4; Rep. Post, Hills. 42; Rep. Spier, Hills. 6; Rep. Burroughs, Carr. 2

COMMITTEE: Health and Human Services

AMENDED ANALYSIS

This bill allows the insurance commissioner to approve innovative short or long-term care policies or certificates and rates that the commissioner finds are reasonable and in the public interest.

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Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty-Six

AN ACT allowing the insurance commissioner to approve innovative short or long-term care policies.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 New Paragraph; Disclosure and Performance Standards for Long-Term Care Insurance. Amend RSA 415-D:5 by inserting after paragraph IV the following new paragraph:

V. Notwithstanding any other provision in this chapter, the insurance commissioner may approve innovative short or long-term care policies or certificates and rates, provided the commissioner finds that:

(a) Issuance or delivery is not contrary to the best interest of the public; and

(b) The benefits are reasonable in relation to the premium charged.

2 Effective Date. This act shall take effect 60 days after its passage.

LBA
26-2202
04/29/2026

SB 610-FN- FISCAL NOTE

AS AMENDED BY THE HOUSE (AMENDMENT # 2026-1497h)

AN ACT allowing the insurance commissioner to approve innovative short or long-term care policies.

FISCAL IMPACT:

Estimated State Impact				
	FY 2026	**FY 2027**	**FY 2028**	**FY 2029**
Revenue	$0	Indeterminable Increase (not provided by agency)	Indeterminable Increase (not provided by agency)	Indeterminable Increase (not provided by agency)
Revenue Fund(s)	General Fund			
Expenditures*	$0	$0	$0	$0
Funding Source(s)	None			
Appropriations*	$0	$0	$0	$0
Funding Source(s)	None			

***Expenditure = Cost of bill** ***Appropriation = Authorized funding to cover cost of bill**

Estimated Political Subdivision Impact				
	FY 2026	**FY 2027**	**FY 2028**	**FY 2029**
County Revenue	$0	$0	$0	$0
County Expenditures	$0	Indeterminable	Indeterminable	Indeterminable
Local Revenue	$0	$0	$0	$0
Local Expenditures	$0	Indeterminable	Indeterminable	Indeterminable

METHODOLOGY:

This bill allows the Insurance Department Commissioner to approve innovative short or long-term care policies or certificates and rates provided they meet certain criteria. The Insurance Department states this bill may result in an indeterminable increase in state revenue deposited to the General Fund to the extent that new insurance products enter the market without displacing existing long term care policies and generate additional Insurance Premium Tax revenue. The Department indicates that any additional workload associated with approving innovative long or short term care insurance products can be absorbed within existing staff and budget.

To the extent counties and municipalities purchase health insurance, they could see an increase in their health insurance premiums.

AGENCIES CONTACTED:

Insurance Department