CHAPTER 142
SB 610-FN - FINAL VERSION

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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:

142:1 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.

142:2 Effective Date. This act shall take effect 60 days after its passage.

Approved: June 12, 2026
Effective Date: August 11, 2026