

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

NANCY GRODIN  
Deputy Commissioner

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[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

Insurance Commissioner Al Redmer, Jr. will conduct a public hearing on the state of long-term care insurance and appropriate regulatory guidelines in Maryland, including a discussion of premium rate increase requests and policyholder protection. This is an opportunity for consumers, insurance companies, and other interested parties to participate in a dialogue concerning the state of the long-term care insurance industry. All comments are welcome. Specifically, however, the Commissioner is seeking input on the following questions:

- What are the pros and cons of Maryland's 15% long-term care rate increase cap?
- What is your personal experience with long-term care insurance?
- What are the key drivers for long-term care insurers' significant premium increases?
- What are the key steps to prevent or lessen the impact of long-term care insurance premium increases?
- What are the key steps to improve long-term care insurance consumer protections and claims practices?
- What is the current state of the older long-term care insurance blocks of business?
- What is the future of long-term care insurance as an option in funding long-term care?

The hearing will be held at the following time and location:

Thursday, April 28, 2016  
10 A.M. to 1 P.M.  
Community College of Baltimore County  
Center for the Arts, Theater  
800 S. Rolling Rd.  
Catonsville, MD 21228

If you plan on attending, please RSVP to Adam Zimmerman. Please also indicate if you plan on testifying at the hearing. Interested parties are also encouraged to submit written comments. Written comments and RSVPs should be sent to Adam Zimmerman by April 25, 2016, either by email to [adam.zimmerman@maryland.gov](mailto:adam.zimmerman@maryland.gov) or by mail to 200 St. Paul Place, Suite 2700, Baltimore, Md. 21202 or by fax to 410-468-2038. If written comments had already been submitted for the initial hearing scheduled for January, 2016 there is no need to resubmit these comments, as they are already on file.

Questions regarding this hearing should be directed to Adam Zimmerman, Actuarial Analyst, by phone to 410-468-2048, or by e-mail to [adam.zimmerman@maryland.gov](mailto:adam.zimmerman@maryland.gov).

Complaints regarding individual policy premium rates, premium increases or particular policy provisions should be directed to the Consumer Complaints Unit. Please call 410-468-2244 or visit the following website for more information on how to file a complaint: <http://insurance.maryland.gov/Consumer/pages/FileAComplaint.aspx>