



March 12, 2018

Lisa Larson  
Assistant Deputy Director of Regulatory Affairs  
200 St. Paul Place  
Suite 2700  
Baltimore, Maryland 21202

**DELIVERY VIA Email**

Re: Maryland Insurance Administration Proposed Amendments to Long-Term Care Insurance

Dear Ms. Larson:

On behalf of the American Council of Life Insurers (ACLI) and America's Health Insurance Plans (AHIP), we commend Maryland Insurance Administration (MIA) for proposing amendments to the Code of Maryland Regulations to adopt personal worksheet and rate increase disclosure form of the *NAIC Long-Term Care Insurance Model Regulation* (NAIC Model).

We understand the goal of the amendments is to adopt the NAIC Model provisions in-order to enact important consumer protections, including strengthening consumer disclosure requirements and ensuring suitability of sale.

We strongly support Maryland adopting the above mentioned NAIC Model provisions in Maryland Regulation.

We appreciate the opportunity to provide commentary and look forward to working with the MIA on the promulgation of the rule.

Sincerely,

Charles Piacentini  
ACLI

Sincerely,

Amanda Matthiesen  
AHIP