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Office of the Insurance Commissioner Washington State  
Sent via Email: [rulescoordinator@oic.wa.gov](mailto:rulescoordinator@oic.wa.gov)

**Re: Implementation of ESSB 5291 (Chapter 380, Laws of 2025) Supplemental Long-term Care Insurance (R 2025-06)**

Dear Rules Coordinator,

We commend the State of Washington for taking this important step to further educate consumers about their long-term care risks and enable them to both plan for and pay for their potential care needs. We look forward to engaging with the Office of the Insurance Commissioner as it develops a regulatory framework for new long-term care supplemental products that will advance consumer access to additional funding mechanisms through a robust private market.

Thank you for the opportunity to provide initial comments. We look forward to continuing the dialogue and would be happy to discuss it further at any time.

Sincerely,



Jan Graeber  
Senior Actuary, ACLI