

Community Living and Supports Act (CLASS) - March 23, 2010

The actual legislation, including Amendments, as of July 2011 is available here:

http://www.aoa.gov/AoAroot/CLASS/Law/docs/CLASSAct_Amendments.pdf

The Affordable Care Act requires the Secretary of Health and Human Services to announce the details of the CLASS benefit plan by October 1, 2012, after considering the recommendations from the [CLASS Independence Advisory Council](#). This will also include details on the benefit and premiums, and when enrollment will start.

What is CLASS?

CLASS (Community Living Assistance Services and Supports) is a new voluntary, federally run insurance program created under the Affordable Care Act (ACA). Most working adults age 18 or older will be able to voluntarily enroll in CLASS either directly or through their employers.

Enrollees who meet the benefit eligibility requirements will receive benefits to purchase long-term services and supports such as personal assistance, homemaker services, specialized transportation, LTC home modifications and assistive technology to help them address their long term care (LTC) needs. Unlike most LTC insurance offered by private insurers, pre-existing medical conditions will not disqualify someone from enrolling. In addition, CLASS enrollees will have to meet specific requirements regarding functional limitation, earnings, and premium payment in order to receive benefits. Many are under the misconception that Medicare will pay for long term care. Medicare will pay for short term Nursing or Home care following some hospitalizations, but not long term stays or home care.

In order to receive benefits, an enrollee must:

- have an eligible functional limitation (for example, need help to perform everyday activities or have a cognitive impairment);
- earn wages of a certain amount over a period of time after enrollment; and
- pay premiums for at least 60 months (5 years), and comply with other premium payment requirements.

Key work items are being coordinated through the US Administration on Aging. Details about all of these requirements will be announced by the HHS Secretary by October 1, 2012.

Tags: CLASS, Affordable Care Act, ACA, LTC Insurance