

**AMENDMENT TO H.R. 1173**  
**OFFERED BY MR. ENGEL OF NEW YORK**

At the end of the bill, add the following new section:

1 **SEC. 3. ENSURING MARKET PENETRATION FOR PRIVATE**  
2 **LONG-TERM CARE INSURANCE.**

3 Section 2 shall not take effect until the Secretary of  
4 Health and Human Services certifies to the Congress that  
5 50 percent of individuals in the United States who are  
6 18 years of age or older have private long-term care insur-  
7 ance.

