

# Putting Americans In Control of Their Health C

[What Reform Means To You](#) | [The President's Proposal](#) | [Republican Ideas](#) | [Bipartisan Meeting](#)

## THE PRESIDENT'S PROPOSAL

### What's New

- [Improving Affordability and Accountability](#)
- [Cracking Down on Waste, Fraud and Abuse](#)
- [Ensuring Fiscal Sustainability](#)
- [Other Policy Improvements](#)

[Title I. Quality, Affordable Health Care for All Americans](#)

[Title II. The Role of Public Programs](#)

[Title III. Improving the Quality and Efficiency of Health Care](#)

[Title IV. Prevention of Chronic Disease and Improving Public Health](#)

[Title V. Health Care Workforce](#)

[Title VI. Transparency and Program Integrity](#)

[Title VII. Improving Access to Innovative Medical Therapies](#)

[Title VIII. Community Living Assistance Services and Supports Act \(CLASS Act\)](#)

## Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)

### Establishing a Voluntary, Self-Funding Long-Term Insurance Choice for American Families

The Act provides Americans with a new option to finance long-term services and care in the event of a disability.

It is a self-funded and voluntary long-term care insurance choice. Workers will pay in premiums in order to receive a daily cash benefit if they develop a disability. Need will be based on difficulty in performing basic activities such as bathing or dressing. The benefit is flexible: it could be used for a range of community support services, from respite care to home care.

No taxpayer funds will be used to pay benefits under this provision. The program will actually reduce Medicaid spending, as people are able to continue working and living in their homes and not enter nursing homes. Safeguards will be put in place to ensure its premiums are enough to cover its costs.

RELA

Februar  
[A Wal](#)

Februar  
["Heal  
Immu](#)

Februar  
[Week  
Need](#)

VIEW /

RELA



Novemb  
[Valeri  
Minor](#)

Title IX. Revenue Provisions

Title X. Reauthorization of the Indian Health Care Improvement Act



**Home**

**The White House Blog**

**Photos & Videos**

Photo Galleries

Video

Live Streams

Podcasts

**Briefing Room**

Your Weekly Address

Speeches & Remarks

Press Briefings

Statements & Releases

Presidential Actions

Featured Legislation

Nominations & Appointments

Disclosures

**Issues**

Civil Rights

Defense

Disabilities

Economy

Education

Energy & Environment

Ethics

Family

Fiscal Responsibility

Foreign Policy

Health Care

Homeland Security

Immigration

Poverty

Rural

Seniors & Social Security

Service

Taxes

Technology

Urban Policy

Veterans

**The Administration**

President Barack Obama

Vice President Joe Biden

First Lady Michelle Obama

Dr. Jill Biden

The Cabinet

White House Staff

Executive Office of the President

Other Advisory Boards

**About the House**

History

Presidents

First Ladies

The Oval Office

The Vice Presidential Residence

Eisenhower Office Building

Camp David

Air Force One

White House

White House

White House

Tours & Events

[Women](#)

[Additional Issues](#)

[WWW.WHITESHUSE.GOV](http://WWW.WHITESHUSE.GOV)

[En español](#) | [Accessibility](#) | [Copyright Information](#) | [Privacy Policy](#) | [Contact](#)

[USA.gov](#) | [Subscribe to RSS Feeds](#) | [Apply for a Job](#)