

**SUBJECT:** Revising provisions related to insurable interests for certain caregivers

**COMMITTEE:** Human Services — committee substitute recommended

**VOTE:** 9 ayes — Frank, Rose, Campos, Hull, Klick, Manuel, Noble, Ramos, Shaheen  
0 nays

**WITNESSES:** For — (*Registered, but did not testify*: Dennis Borel, Coalition of Texans with Disabilities; Hannah Gill, Greg Hansch, NAMI Texas; Ashley Ford, The Arc of Texas; Stephanie Deroy; Don Moore)  
Against — None  
On — (*Registered, but did not testify*: Latif Almanzan, Texas Department of Insurance)

**BACKGROUND:** Concerns have been raised that current law does not specify whether a provider, staff member, or paid caregiver can be named a beneficiary on a client’s life insurance policy, which could be a conflict of interest.

**DIGEST:** CSHB 1010 would specify that, for the purposes of a life insurance policy, a person providing care to an individual with a disability at a state supported living center, an assisted living facility, an intermediate care facility, or a group home would not have, directly or indirectly, an insurable interest in the life of an individual unless the person was a relative of the individual. “Relative” would mean an individual who was related to the insured person within the third degree by consanguinity or affinity.  
The bill would take effect September 1, 2023, and would apply only to an insurance policy delivered, issued for delivery, or renewed on or after January 1, 2024.