

**From:** [Carey Milton](#)  
**To:** [OIC Rules Coordinator](#)  
**Subject:** Rule making Insurance  
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External Email

Good Morning your Honor,

Mr. Insurance Commissioner I am thankful for the opportunity to comment on this particular bill in regards to LTC and Accelerated benefits with life insurance policies.

The Issue I have and would like you to ponder looks at a little darker less positive side of LTC and pending Mandetory ruling requiring LTC insurance which is generally available as a benefit to most life insurance policies.

We have had enough of a fight with just getting each American medical insurance, LTC insurance Is NOT a general benefit of medical insurance (LTC insurance being what would pay for liw income individuals to go into a nursing home early, pay for homeless housing to individuals who have expired their TANF benefits with no change to circumstance, or Long term. Commitment in A mental health facility, or jail . )

Long term is not specified as to end of life it is meant to cover even hospital stays that exceed medical insurance duration it is meant as a PART B so to speak to traditional medical insurance which when paperwork is filled correctly with insurer and issuing agency, is partially ( in all of the situations and others not listed) already.

Problems, Untapped benefits for those who need it most, abuse of benefits.

LTCI is set for a standard total benefit amount that is equal so a straight forward plan that includes any future need in respects to subjects age as well as prior use of the benefit. So the life ti.e amount is not exceeded.

Using mental health involuntary commitment as a way to silence and punish. What is Sanity to some it is a hum drum repetitive monotonous schedule for 50 years a partner and 2.5 kids plus 1 pet. To others it's chaos creativity and dancing in the rain in a swimsuit, we keep pushing tolerance to what most are just getting used to ( ability to alter birth gender) but what about tolerance for eclectic untraditional thought processes, it is all just actually a personal way of life not a mental health issue, and the unspecified release of patients has been widely known as a scare tactic that wealthy use with non conforming family members. This entire subject need front page attention as it has affected the mental wellbeing of every human globally as we deal with COVID.

The millennial, self entitled nick named generation Z and the boomer generation passing legacies on to heirs, known or not. A trend on tic toc and YouTube are in regardts the greed of future beneficiaries not wanting mom, dad, grandpa, grandma etc. To keep taking the amazing long trips or cruises spending " their" chunk of the pie. Their solution put them in a home ( usually a poorly run one hat is not properly operating run by themselves or a friend, but they also use hospitals claims of aligners dementia even going to lengths to poison overdose the

patient to get the effect desired making their statement of diminished capacity true. To elderly the retirement community which has become very selective as to which elderly bank account they drain in totality until expiration of life. But Commitment earlier would not be covered unless a supplemental chunk pays the bill. We find the same issues in pension management to deserving beneficiaries. The issue has never been the basket or account or benefit it is with unrealistic dispersments because the agent distributing gets a chunk with every payment disbursed, this results in the money running out too soon. Are you making the connection there?

The issue we need to look at is the abuse of long term care. This can only be if my thoughts and reasoning are for the most part, entirely correct. You can not force someone into criminal confinement but just a phone call gets what is only supposed to be 72 hour hold into a voiceless trapped in a padded room with no shoelaces. Abuse to elderly to preserve "inherited legacy " instead of how it is intended as a benefit for saving and working hard their entire life. TANIF for adults ( this is in no way against children actual disabled (( a disability is when you are unable to use an ability, not substance abuse, obesity or leaning differences , not including sever situations where skills are not able to be performed they are learning differentials and need better teachers to learn how their uniquely beautiful mind processes information it is measly a different way of doing something not a disability making them not like others this is true as to emotional maturity as I see it most Americans literally fall under the psychotic sociopath for their lack of emotion and empathy unless it benefits them making a God complex and according to Freud stuck at the top of the ID. And infantile.)) Again do you see it is not a disability to be gender disphoric, or honosexual, as it is not a sickness to be a child molester, they are all a personal choice as to how an individual thinks feels or desires to live that is it they are personal choices.

Having a change to the access of accelerated benefits should be in my opinion completely removed. The reason, is this law is dealing with Life insurance! Which pays out (depending upon underwriting) after death of insured. I am familiar due to a landmark policy written through the International teamsters union in regards to MYSELF. This policy which has 1 beneficiary and an optional Rider or duel beneficiary and was laid out as follows for original insured William Merrit Milton for Carey Lynn Milton who's listed other parent by name with no monetary benefit Connie Raye Larson And listed only sibling as Casey Raye Milton ( the policy was drawn before my other 2 sibling were born, Colleen Mary Milton and Daniel Merritt Milton) . The policy was a basket that held a specific interest rate and as math works and compounded at even a slight variable ( it was fixed so) rate dictates how much money the account would incur in its life until maturity and no longer needed to be funded and there is an option to begin receiving payments for both myself and William Milton beginning 2006 policy created 1982. The amount is monthly payments of 10,000\$ per month. And my father as promised took care of all my expenses I struggled with, or so he though because I never asked nor utilized it like that instead my father invested In real estate condos businesses stocks and even helped my other 3 siblings as my sister Casey cashed her policy out after high-school not stopping to realize the policies monthly payout. The Rider allows myself to asign another person to benefit with me ( presumably a spouse or other sibling if not married or children if I was a single parent) the policy pays out like that until 2054 which just so happens to be my retirement age. I grew up with William M Milton as my dad and even if that is different on paper my parents Connie And William and now including my step dad also named William will alway be my parents period. The problem with the accelerated benefit being allowed to even exist is it is the loophole for fraud. Only myself can make or assign a new Rider to the policy and that must be done in person with a agent and all sorts of proof as well as the

individual named present at signing. I was left money mind you agree teamsters cops who though I was getting money out of their checks, it was international from England The payments were that of Europe not American Teamsters because you absolutely selfish individuals it is my heritage of the Crown the international teamsters union that my grandfather was the organizer of. And my Father the western conference. And what blew my sister was greed and being disinherited after stealing 22 million dollars when she alone sold the Barry Halper Baseball collection, and did not ( under her command) bail my father out of jail in 1999 as her and her husband were given money to do so, and having my little brother at 10 years old after my parents divorced then were contracted as the first domestic partners because of the children in common that lasted over 7 years so another divorcing was required as community property laws were now in effect and they got to see how their guestinstions on division of assets were going to play out. Come on now both my parents Union organizers/ representatives Retail Clerks and Teamsters its a federated proffitts ;). Carson Eller, Raymond Larson Vern Ernest Milton were one hell of a Rio. I am my own grandpa;).

I appreciate the time you have taken reading my comment. Please excuse punctuation spelling sentence structure your Honor, I am writing this from my Samsung Galaxy S22 adorn with a cracked screen and tiny buttons. I hope that this has answered a question you may have entertained when this law was brought to the table. Its a scholarly game of who's who mixed with double or nothing,craps, and he says she says will it be blackjack 21 Casey or poker Royal flush Carey. I didn't earn NSCS and GKI for nothing I love being the underdog or the misrepresented rumor mill supplier biproxy.

Sincerely,

Carey Lynn Milton Mc Culla mother of Corinna M. Milton, Preston AJ Vannoy, Sean M McCulla, Alexandra Raye McCulla.....and the replacement lie I also keep Alexandra Lynn Mc Culla born 2 years after ( a rape baby my daughter had who was illegally stolen by beth Armstrong Showalter so she could illegally steal my teamsters u ion benefits John Martin McCulla Jr. 12/29/1979 was my husband May 2009 to March 2016 ( yes in England it would be 2011). But let's be clear it is all reversed when looking through the mirror so not he but she and nit her but him my father was the King ( well Duke of York , in dutchess of Cambridge as well as dutchess of York Queen of nova Scotia Queen of Scotland residing where the King Melli and King of Kent and well flash back, British invasion in a semi truce right before WWII when we got the California Kings. And became the United Kingdom, ) I said as soon as you realize who I am you will all feel extremely bad for the torture and mistreatment thievery and defamation that you all have placed upon me. THANK YOU, HAVE A GREAT DAY.