

215 ILCS 5/351A-4 Limitation

Sec. 351A-4. Limitation.

No long-term care insurance policy may:

- (1) Be cancelled, nonrenewed or otherwise terminated on grounds of the age or the deterioration of the mental or physical health of the insured individual or certificate holder.
- (2) Contain a provision establishing a new waiting period in the event existing coverage is converted to or replaced by a new or other form, except with respect to an increase in benefits voluntarily selected by the insured individual or group policyholder.
- (3) Provide coverage for skilled nursing care only or provide significantly more coverage for skilled care in a facility than coverage for lower levels of care.

(Source: P.A. 92-148, eff. 7-24-01.)