

TITLE 50: INSURANCE
PART 2012 TRADITIONAL LONG-TERM CARE INSURANCE
CHAPTER I: DEPARTMENT OF INSURANCE

Section 2012.50 Policy Practices and Provisions

- g) No traditional long-term care insurance policy shall:
 - 1) be cancelled, nonrenewed or otherwise terminated on grounds of the age or deterioration of the mental or physical health of the insured individual or certificateholder;
 - 2) contain a provision establishing a new waiting period in the event existing coverage is converted to or replaced by new, or other coverage 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.