

§5051-A. Required and prohibited provisions

1. Prohibited provisions. A long-term care policy may not:

- A. Contain coverage for skilled nursing facilities only; [PL 1989, c. 556, Pt. B, §3 (NEW).]
 - B. Exclude coverage for skilled, intermediate or custodial care received by a resident of a skilled nursing or intermediate care facility; [PL 1989, c. 556, Pt. B, §3 (NEW).]
 - C. Require a prior hospital stay as a condition for any policy benefits; [PL 1989, c. 556, Pt. B, §3 (NEW).]
 - D. Require a prior skilled nursing facility stay as a condition for intermediate care facility benefits; or [PL 1989, c. 556, Pt. B, §3 (NEW).]
 - E. Require prior institutionalization as a condition of receipt of home health care benefits. [PL 1989, c. 556, Pt. B, §3 (NEW).]
- [PL 1989, c. 556, Pt. B, §3 (NEW).]

2. Required provisions. A long-term care policy must provide:

- A. Custodial care benefits that are at least 50% of those provided for skilled nursing care in a nursing facility provided that the benefits need not exceed usual, customary and reasonable charges; [PL 1989, c. 556, Pt. B, §3 (NEW).]
- B. Benefits for home health care services rendered by a home health care provider; [PL 1989, c. 556, Pt. B, §3 (NEW).]
- C. Home health care coverage for at least 90 visits in any continuous 12-month period during which coverage is in force; and [PL 1989, c. 556, Pt. B, §3 (NEW).]
- D. Per visit benefits for home health care services which are at least 50% of the daily benefit for skilled nursing facility confinement provided that the benefit need not exceed usual, customary and reasonable charges. [PL 1989, c. 556, Pt. B, §3 (NEW).]

[PL 1989, c. 556, Pt. B, §3 (NEW).]

SECTION HISTORY

PL 1989, c. 556, §B3 (NEW).

The State of Maine claims a copyright in its codified statutes. If you intend to republish this material, we require that you include the following disclaimer in your publication:

All copyrights and other rights to statutory text are reserved by the State of Maine. The text included in this publication reflects changes made through the Second Regular Session of the 131st Maine Legislature and is current through January 1, 2025. The text is subject to change without notice. It is a version that has not been officially certified by the Secretary of State. Refer to the Maine Revised Statutes Annotated and supplements for certified text.

The Office of the Revisor of Statutes also requests that you send us one copy of any statutory publication you may produce. Our goal is not to restrict publishing activity, but to keep track of who is publishing what, to identify any needless duplication and to preserve the State's copyright rights.

PLEASE NOTE: The Revisor's Office cannot perform research for or provide legal advice or interpretation of Maine law to the public. If you need legal assistance, please contact a qualified attorney.