

**§5052. Specific standards**

**1. Standards for long-term care, home health care and nursing home care policies.** The superintendent may adopt rules to establish specific standards for policy provisions of long-term care, home health care and nursing home care policies. The standards must be in addition to and in accordance with applicable laws of this State, including chapters 33 and 35, and may include, but are not limited to:

- A. Terms of renewability; [PL 1985, c. 648, §12 (NEW).]
  - B. Initial and subsequent conditions of eligibility; [PL 1985, c. 648, §12 (NEW).]
  - C. Nonduplication of coverage; [PL 1985, c. 648, §12 (NEW).]
  - D. Probationary periods; [PL 1985, c. 648, §12 (NEW).]
  - E. Benefit limitations, exceptions and reductions; [PL 1985, c. 648, §12 (NEW).]
  - F. Elimination periods; [PL 1985, c. 648, §12 (NEW).]
  - G. Requirements for replacement; [PL 1985, c. 648, §12 (NEW).]
  - H. Recurrent confinements; and [PL 1985, c. 648, §12 (NEW).]
  - I. Definition of terms. [PL 1985, c. 648, §12 (NEW).]
- [PL 1997, c. 604, Pt. D, §3 (AMD).]

**2. Prohibited policy provision.** The superintendent may adopt rules that specify prohibited provisions not otherwise specifically authorized by law that, in the opinion of the superintendent, are unjust, unfair, inequitable or unfairly discriminatory to any person insured or proposed for coverage under a long-term care, home health care or nursing home care policy.  
[PL 1997, c. 604, Pt. D, §3 (AMD).]

**SECTION HISTORY**

PL 1985, c. 648, §12 (NEW). PL 1997, c. 604, §D3 (AMD).

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 First Regular and First Special Session of the 131st Maine Legislature and is current through November 1, 2023. 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.