

§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).

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