

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

**Section 2012.50 Policy Practices and Provisions**

- b) Limitations and Exclusions. No policy may be delivered or issued for delivery in this State as traditional long-term care insurance if such policy limits or excludes coverage by type of illness, treatment, medical condition or accident, except as follows:
- 1) Preexisting conditions or diseases;
  - 2) Mental or nervous disorders; however, this shall not permit exclusion or limitation of benefits on the basis of Alzheimer's Disease or senile dementia;
  - 3) Alcoholism and drug addiction;
  - 4) Illness, treatment or medical condition arising out of:
    - A) war or act of war (whether declared or undeclared);
    - B) participation in a felony, riot or insurrection;
    - C) service in the armed forces or units auxiliary thereto;
    - D) suicide (sane or insane), attempted suicide or intentionally self-inflicted injury; or
    - E) aviation (this exclusion applies only to non-fare paying passengers);
  - 5) Treatment provided in a government facility (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family and services for which no charge is normally made in the absence of insurance;
  - 6) Expenses for services or items available or paid under another traditional long-term care insurance or health insurance policy;
  - 7) In the case of a tax qualified long-term care insurance contract, expenses for services or items to the extent that the expenses are reimbursable under Title XVIII of the Social Security Act or would be so reimbursable but for the application of a deductible or coinsurance amount;
  - 8) This subsection (b) is not intended to prohibit exclusions and limitations for payment of services provided outside the United States.