

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

**Section 2012.65 Prohibition Against Post Claims Underwriting**

- a) All applications for traditional long-term care insurance policies or certificates except those which are guaranteed issue shall contain unambiguous questions designed to ascertain the health condition of the applicant.
  - 1) If an application for traditional long-term care insurance contains a question which asks whether the applicant has had medication prescribed by a physician, it must also ask the applicant to list the medication that has been prescribed.
  - 2) If the medications listed in such application were known by the insurer, or were included in the insurers underwriting standards at the time of application, to be directly related to a medical condition for which coverage would otherwise be denied, then the policy or certificate shall not be rescinded for that condition.