

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

Section 2012.50 Policy Practices and Provisions

- e) Discontinuance and Replacement
If a group traditional long-term care policy is replaced by another group traditional long-term care policy issued to the same policyholder, the succeeding insurer shall offer coverage to all persons covered under the previous group policy on its date of termination. Coverage provided or offered to individuals by the insurer and premiums charged to persons under the new group policy:
 - 1) Shall not result in any exclusion for preexisting conditions that would have been covered under the group policy being replaced; and
 - 2) Shall not vary or otherwise depend on the individual's health or disability status, claim experience or use of traditional long-term care services.