

(3) A STATEMENT THAT THE GROUP MASTER POLICY OR CONTRACT DETERMINES GOVERNING CONTRACTUAL PROVISIONS.

648.

EXCEPT FOR COVERAGE EXCLUDED UNDER A PREEXISTING CONDITION PROVISION, LONG-TERM CARE INSURANCE SHALL PROVIDE COVERAGE FOR ~~MENTAL-OR-NERVOUS-DISORDERS,-INCLUDING~~ ALZHEIMER'S DISEASE OR OTHER SENILE DEMENTIA DISORDERS, WITHOUT ANY CONDITION, LIMITATION, OR REDUCTION OF COVERAGE NOT APPLICABLE TO COVERAGE FOR OTHER DISEASES OR ILLNESS.

649.

(A) EXCEPT AS PROVIDED IN SUBSECTION (B) OF THIS SECTION, A PREMIUM UNDER LONG-TERM HEALTH INSURANCE MAY NOT BE INCREASED BASED ON THE AGE OF THE INSURED OR CERTIFICATE HOLDER.

(B) WITH THE APPROVAL OF THE COMMISSIONER, AN INSURER MAY IMPOSE AN ACROSS-THE-BOARD INCREASE TO ALL LONG-TERM HEALTH INSURANCE POLICIES OR CONTRACTS THE INSURER ISSUES OR DELIVERS IN THE STATE.

(C) THIS SECTION DOES NOT PROHIBIT AGE-BANDING.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1989.

Approved May 25, 1989.

CHAPTER 682

(House Bill 704)

AN ACT concerning

Civil Actions - Credit Agreements - Enforceability

FOR the purpose of providing that certain credit agreements are not enforceable unless they meet certain conditions; defining certain terms; providing for the application of this Act; and generally relating to the enforceability of certain credit agreements.

BY adding to

Article - Courts and Judicial Proceedings
Section 5-315
Annotated Code of Maryland