

642.

(a) In this subtitle the following words have the meanings indicated.

(b) "Alzheimer's disease" means a progressive brain disease diagnosed as Alzheimer's disease by the licensed attending physician of the insured or certificate holder and confirmed by a second opinion of a licensed physician.

(c) "Applicant" means:

(1) In the case of an individual long-term care insurance policy or contract, the person who seeks to contract for benefits; and

(2) In the case of a group long-term care insurance policy, the proposed certificate holder.

(D) "CERTIFICATE" MEANS ANY CERTIFICATE ISSUED UNDER A GROUP OR INDIVIDUAL LONG-TERM CARE INSURANCE POLICY THAT HAS BEEN DELIVERED OR ISSUED FOR DELIVERY IN THE STATE AND THAT COVERS PERSONS THAT ~~WORK OR RESIDE IN THE STATE OR, IN THE CASE OF GROUP POLICIES ISSUED TO EMPLOYERS,~~ PERSONS WHO WORK IN THE STATE.

(E) (1) "HOME HEALTH CARE SERVICES" MEANS MEDICAL AND NONMEDICAL SERVICES PROVIDED TO ILL, DISABLED, OR INFIRM PERSONS IN THEIR RESIDENCES.

(2) "HOME HEALTH CARE SERVICES" INCLUDES:

(I) HOMEMAKER SERVICES;

(II) ASSISTANCE WITH ACTIVITIES OF DAILY LIVING; AND

(III) RESPITE CARE SERVICES.

[(d)](F) "Insurer" means an insurance company, nonprofit health service plan, health maintenance organization, or preferred provider organization.

[(e)](G) (1) "Long-term care insurance" means any group or individual insurance policy, contract, or rider issued, delivered, or offered by an insurer that:

(i) Is advertised, marketed, offered, or designed to provide coverage for not less than 24 consecutive months for each COVERED person on an expense incurred, indemnity, prepaid, or insured basis; and

(ii) Provides 1 or more necessary or appropriate diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services provided in a setting other than an acute care unit of a hospital.

(2) "LONG-TERM CARE INSURANCE" INCLUDES:

~~(H) ANNUITIES AND LIFE INSURANCE POLICIES OR RIDERS THAT PROVIDE DIRECTLY OR THAT SUPPLEMENT LONG-TERM CARE INSURANCE; AND~~