(9)   Coverage of dependents;

(10)   Loss ratio standards; and

(11)   Any matter the Commissioner determines is in the best interest of the public.

645.

(a)   (1)   An insurer may [not] cancel, refuse to renew, or otherwise terminate long–term care insurance [because of the age or deterioration of the mental or physical health of the insured or certificate holder.] ONLY FOR:

(I)   NONPAYMENT OF PREMIUMS; OR

(II)   MATERIAL MISREPRESENTATION.

(2)   AN INSURER MAY NOT CANCEL A POLICY UNDER THIS SUBSECTION FOR NONPAYMENT OF PREMIUM UNLESS THE INSURER PROVIDES WRITTEN NOTICE:

(I)   TO THE INSURED; AND

(II)   ANY INDIVIDUAL DESIGNATED BY THE INSURED UNDER § 643 OF THIS SUBTITLE TO RECEIVE NOTICE OF CANCELLATION NO LATER THAN THE DATE ON WHICH THE INSURER SENDS ANY SECOND NOTICE OF THE CANCELLATION.

[(b)   Long–term care insurance may not:

(1)   Except with respect to an application for an increase in benefits voluntarily selected by the insured or certificate holder, contain a new waiting period in cases where existing coverage is converted to, or replaced by, new or other coverage by the same insurer;

(2)   Limit coverage to cover only skilled nursing care;

(3)   Provide significantly more coverage for skilled care in a facility than coverage for lower levels of care;

(4)   Provide coverage that conditions eligibility for benefits at 1 level of care on the receipt of higher levels of care;

(5)   Apply or define preexisting conditions in a manner that is more restrictive than the definition of "preexisting condition" set forth under § 642(f) of this subtitle;

(6)   Unless the loss or confinement begins within 6 months following the effective date of coverage of the insured person or certificate holder, exclude coverage for a loss or confinement that results from a preexisting condition;

(7)   Exclude, or permit waivers or riders of any kind to exclude, limit, or reduce coverage or benefits for specifically named or described preexisting diseases or physical conditions after the waiting period specified in item (6) of this subsection; or