

Section 642(f), ~~644, and 647~~  
Annotated Code of Maryland  
(1991 Replacement Volume and 1992 Supplement)

BY adding to

Article 48A - Insurance Code  
Section 647A  
Annotated Code of Maryland  
(1991 Replacement Volume and 1992 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

**Article 48A - Insurance Code**

642.

(f) "Preexisting condition" means a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services within [9 months] 6 MONTHS prior to the effective date of coverage of the insured or certificate holder.

644.

~~The Commissioner may adopt regulations regarding long term care insurance with respect to:~~

- ~~(1) The form and content of disclosures;~~
- ~~(2) The terms of renewals;~~
- ~~(3) Initial and subsequent conditions of eligibility;~~
- ~~(4) Nonduplication of coverage provisions;~~
- ~~(5) Preexisting conditions;~~
- ~~(6) Renewability of coverage;~~
- ~~(7) Continuation and conversion;~~
- ~~(8) Probationary periods, limitation of coverage provisions, and recurrent conditions;~~
- ~~(9) Coverage of dependents;~~
- ~~(10) Loss ratio standards; [and]~~
- ~~(11) TERMINATION OF INSURANCE;~~
- ~~(12) REQUIREMENTS FOR REPLACEMENT; AND~~
- ~~[(11)] (13) Any matter the Commissioner determines is in the best interest of the public.~~