

(2) PROVIDE MECHANISMS FOR INDIVIDUALS TO QUALIFY FOR COVERAGE OF THE COSTS OF THEIR LONG-TERM CARE NEEDS UNDER THE MEDICAL ASSISTANCE PROGRAM WITHOUT FIRST BEING REQUIRED TO SUBSTANTIALLY EXHAUST ALL THEIR RESOURCES;

(3) ASSIST IN DEVELOPING METHODS FOR INCREASING ACCESS TO AND AFFORDABILITY OF A LONG-TERM CARE POLICY; AND

(4) ALLEVIATE THE FINANCIAL BURDEN ON THE STATE'S MEDICAL ASSISTANCE PROGRAM BY ENCOURAGING PURSUIT OF PRIVATE INITIATIVES.

(C) THE PROGRAM SHALL:

(1) BE ADMINISTERED BY:

(I) THE DEPARTMENT; AND

(II) THE COMMISSIONER; AND

(2) PROVIDE FOR THE FINANCING OF LONG-TERM CARE SERVICES BY:

(I) PRIVATE INSURANCE; AND

(II) STATE MEDICAL ASSISTANCE.

~~15-503.~~ 15-403.

(A) TO BE ELIGIBLE FOR THE PROGRAM, AN INDIVIDUAL MUST:

(1) (I) BE COVERED BY A LONG-TERM CARE POLICY THAT IS APPROVED FOR THE PROGRAM BY THE COMMISSIONER UNDER § ~~15-504~~ 15-404 OF THIS SUBTITLE; AND

(II) HAVE EXHAUSTED ALL BENEFITS AVAILABLE UNDER THE POLICY THAT ARE AVAILABLE FOR SERVICES TO TREAT OR MANAGE THE INSURED'S CONDITION; AND

(2) SATISFY ANY OTHER REQUIREMENT FOR ELIGIBILITY ESTABLISHED BY THE DEPARTMENT.

(B) PROGRAM ELIGIBILITY MAY NOT BE DENIED UNDER THIS SECTION FOR POLICY BENEFITS THAT ARE NOT AVAILABLE OR APPROPRIATE FOR TREATING THE INSURED'S CONDITION.

~~15-504.~~ 15-404.

~~(A) THE COMMISSIONER, IN CONSULTATION WITH THE DEPARTMENT, SHALL APPROVE STANDARDS FOR A LONG-TERM CARE POLICY THAT QUALIFIES FOR THE PROGRAM.~~

~~(B)~~ (A) TO QUALIFY UNDER THE PROGRAM, A LONG-TERM CARE POLICY SHALL:

(1) SATISFY THE REQUIREMENTS OF ARTICLE 48A, SUBTITLE 48 OF THE CODE;