

(2) ALERT THE PURCHASER TO THE AVAILABILITY OF CONSUMER INFORMATION AND PUBLIC EDUCATION PROVIDED BY THE COMMISSIONER UNDER ~~§ 15-506~~ 15-406 OF THIS SUBTITLE;

~~(3) OFFER AUTOMATIC INFLATION PROTECTION OR OPTIONAL PERIODIC PER DIEM UPGRADES UNTIL THE INSURED BEGINS TO RECEIVE LONG TERM CARE BENEFITS;~~

(4) ~~(3)~~ PROVIDE FOR THE KEEPING OF RECORDS AND AN EXPLANATION OF BENEFIT REPORTS ON INSURANCE PAYMENTS WHICH COUNT TOWARD MEDICAID RESOURCE EXCLUSION; AND

~~(5) (4) PROVIDE THE MANAGEMENT INFORMATION AND REPORTS NECESSARY TO DOCUMENT THE EXTENT OF RESOURCE PROTECTION OFFERED AND TO EVALUATE THE PROGRAM; AND~~

~~(6) PROVIDE ANY BENEFIT REQUIRED BY THE COMMISSIONER.~~

~~(C) (1) (B) THE DEPARTMENT MAY NOT APPROVE A LONG-TERM CARE POLICY IF THE POLICY REQUIRES PRIOR HOSPITALIZATION OR A PRIOR STAY IN A NURSING HOME AS A CONDITION OF PROVIDING BENEFITS.~~

~~(2) A LONG TERM CARE POLICY MAY NOT BE OFFERED TO AN INDIVIDUAL WITH A PREEXISTING DEBILITATING CONDITION.~~

~~15-505.~~

~~(A) TO THE EXTENT THE RESOURCES OF AN INDIVIDUAL EQUAL THE AMOUNT OF THE BENEFITS PAYABLE UNDER THE LONG TERM CARE POLICY APPROVED UNDER § 15-504 OF THIS SUBTITLE, THE RESOURCES MAY NOT BE CONSIDERED BY THE DEPARTMENT IN DETERMINING:~~

~~(1) THE ELIGIBILITY OF THE INDIVIDUAL FOR MEDICAL ASSISTANCE;~~

~~(2) THE AMOUNT OF ANY MEDICAL ASSISTANCE PAYMENT; OR~~

~~(3) ANY SUBSEQUENT RECOVERY BY THE STATE OF A PAYMENT FOR MEDICAL SERVICES.~~

~~(B) THE DEPARTMENT SHALL COUNT LONG TERM CARE BENEFITS PAYMENTS TOWARD RESOURCE EXCLUSION TO THE EXTENT THE PAYMENTS:~~

~~(1) ARE FOR SERVICES THAT MEDICAL ASSISTANCE APPROVES OR COVERS FOR RECIPIENTS;~~

~~(2) ARE FOR THE LOWER OF THE ACTUAL CHARGE AND THE AMOUNT PAID BY THE INSURANCE COMPANY; AND~~

~~(3) ARE FOR NURSING HOME CARE.~~

15-405.