

SECTION ~~2~~ 5 AND BE IT FURTHER ENACTED, That this Act shall take effect June 1, 1996.

Approved April 30, 1996.

---

**CHAPTER 227**

**(House Bill 443)**

AN ACT concerning

**Long-Term Care – Certificate**

FOR the purpose of clarifying the definition of long-term care insurance; exempting any certificate issued under an out-of-state employer group contract from the definition of long-term care insurance; defining “out-of-state employer group contract”; and generally relating to certificates of long-term care insurance.

BY repealing and reenacting, with amendments,

Article 48A – Insurance Code

Section 642(d), (g), (i), and (j) and 643(a)

Annotated Code of Maryland

(1994 Replacement Volume and 1995 Supplement)

BY adding to

Article 48A – Insurance Code

Section 642(i)

Annotated Code of Maryland

(1994 Replacement Volume and 1995 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.

(d) “Certificate” means any certificate issued under a group [or individual] long-term care insurance policy [that has been] IF THE CERTIFICATE IS delivered or issued for delivery in the State and [that] covers persons that reside in the State [or, in the case of group policies issued to employers, persons who work in the State].

(g) (1) “Long-term care insurance” means any group or individual insurance policy, contract, CERTIFICATE, 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