

TITLE 18. LONG-TERM CARE INSURANCE.

18-101. DEFINITIONS.

(A) IN GENERAL.

IN THIS TITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

REVISOR'S NOTE: This subsection formerly was Art. 48A, § 642(a).

The only change is in style.

(B) ALZHEIMER'S DISEASE.

"ALZHEIMER'S DISEASE" MEANS A PROGRESSIVE BRAIN DISEASE DIAGNOSED AS ALZHEIMER'S DISEASE BY THE LICENSED ATTENDING PHYSICIAN OF THE INSURED OR CERTIFICATE HOLDER AND CONFIRMED BY A SECOND OPINION OF A LICENSED PHYSICIAN.

REVISOR'S NOTE: This subsection formerly was Art. 48A, § 642(b).

No changes are made.

Defined term: "Certificate" § 18-101

(C) APPLICANT.

"APPLICANT" MEANS:

(1) FOR AN INDIVIDUAL POLICY OR CONTRACT OF LONG-TERM CARE INSURANCE, THE INDIVIDUAL WHO SEEKS TO CONTRACT FOR BENEFITS; OR

(2) FOR A GROUP POLICY OF LONG-TERM CARE INSURANCE, THE PROPOSED CERTIFICATE HOLDER.

REVISOR'S NOTE: This subsection is new language derived without substantive change from former Art. 48A, § 642(c).

The conjunction "or" that connects item (1) to item (2) of this subsection is substituted for the former conjunction "and" because the two items describe alternatives and are thus disjunctive, not conjunctive.

In item (1) of this subsection, the reference to the "individual" who seeks to contract for benefits is substituted for the former reference to the "person" who does so because for purposes of this title an applicant for an individual policy or contract of long-term care insurance can only be an individual.

Defined terms: "Certificate" § 18-101

"Long-term care insurance" § 18-101

"Policy" § 1-101

(D) CARRIER.

"CARRIER" MEANS AN INSURER, NONPROFIT HEALTH SERVICE PLAN, HEALTH MAINTENANCE ORGANIZATION, OR PREFERRED PROVIDER ORGANIZATION.