

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

The term "carrier" is substituted for the former term "insurer" for accuracy and to avoid confusion with the defined term "insurer" in § 1-101 of this article. For purposes of this article, nonprofit health service plans and fraternal benefit societies are not considered to be insurers. See § 1-202 of this article. Consequently, throughout this title, references to a "carrier" are substituted for former references to an "insurer" to use the term defined in the revision.

The defined term "insurer" is substituted for the former reference to an "insurance company" to conform to the terminology used throughout this article.

Defined term: "Insurer" § 1-101

(E) CERTIFICATE.

"CERTIFICATE" MEANS A CERTIFICATE THAT IS ISSUED UNDER A GROUP POLICY OF LONG-TERM CARE INSURANCE IF THE CERTIFICATE IS DELIVERED OR ISSUED FOR DELIVERY IN THE STATE AND COVERS INDIVIDUALS WHO RESIDE IN THE STATE.

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

The reference to "individuals" who reside in the State is substituted for the former reference to "persons" because coverage under a policy of long-term care insurance applies to individuals.

Defined terms: "Long-term care insurance" § 18-101
"Policy" § 1-101

(F) LONG-TERM CARE INSURANCE.

(1) "LONG-TERM CARE INSURANCE" MEANS AN INDIVIDUAL OR GROUP POLICY, CONTRACT, CERTIFICATE, OR RIDER THAT:

(I) IS ISSUED, DELIVERED, OR OFFERED BY A CARRIER;

(II) IS ADVERTISED, MARKETED, OFFERED, OR DESIGNED TO PROVIDE COVERAGE FOR AT LEAST 24 CONSECUTIVE MONTHS FOR EACH COVERED INDIVIDUAL ON AN EXPENSE-INCURRED, INDEMNITY, PREPAID, OR INSURED BASIS; AND

(III) PROVIDES ONE OR MORE NECESSARY OR APPROPRIATE DIAGNOSTIC, PREVENTIVE, THERAPEUTIC, REHABILITATIVE, MAINTENANCE, OR PERSONAL CARE SERVICES IN A SETTING OTHER THAN AN ACUTE CARE UNIT OF A HOSPITAL.

(2) "LONG-TERM CARE INSURANCE" INCLUDES ANY PRODUCT THAT IS ADVERTISED, MARKETED, OR OFFERED AS LONG-TERM CARE INSURANCE.