

(3) "LONG-TERM CARE INSURANCE" DOES NOT INCLUDE:

(I) A POLICY, CONTRACT, CERTIFICATE, OR RIDER THAT IS OFFERED PRIMARILY TO PROVIDE:

- 1. BASIC MEDICARE SUPPLEMENT COVERAGE;
- 2. HOSPITAL CONFINEMENT INDEMNITY COVERAGE;
- 3. BASIC HOSPITAL EXPENSE OR MEDICAL SURGICAL EXPENSE COVERAGE;
- 4. DISABILITY INCOME PROTECTION COVERAGE;
- 5. ACCIDENT-ONLY COVERAGE;
- 6. SPECIFIED DISEASE OR SPECIFIED ACCIDENT COVERAGE;

OR

(II) A LIFE INSURANCE POLICY THAT:

- 1. ACCELERATES THE DEATH BENEFIT SPECIFICALLY FOR:
 - A. ONE OR MORE OF THE QUALIFYING EVENTS OF TERMINAL ILLNESS;
 - B. A MEDICAL CONDITION THAT REQUIRES EXTRAORDINARY MEDICAL INTERVENTION; OR
 - C. PERMANENT INSTITUTIONAL CONFINEMENT;
- 2. PROVIDES THE OPTION OF LUMP-SUM PAYMENTS FOR THE BENEFITS LISTED IN ITEM 1 OF THIS SUBPARAGRAPH; OR
- 3. DOES NOT MAKE BENEFITS OR ELIGIBILITY FOR BENEFITS CONDITIONAL ON RECEIPT OF LONG-TERM CARE; OR

(III) A CERTIFICATE THAT IS ISSUED UNDER AN OUT-OF-STATE EMPLOYER GROUP CONTRACT.

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

In paragraph (1)(ii) of this subsection, the reference to a covered "individual" is substituted for the former reference to a covered "person" because coverage for long-term care benefits applies to individuals.

Defined terms: "Carrier" § 18-101

"Certificate" § 18-101

"Insurance" § 1-101

"Life insurance" § 1-101

"Out-of-state employer group contract" § 18-101

"Policy" § 1-101