

- (2) TERMS OF RENEWALS;
- (3) INITIAL AND SUBSEQUENT CONDITIONS OF ELIGIBILITY;
- (4) NONDUPLICATION OF COVERAGE PROVISIONS;
- (5) PREEXISTING CONDITIONS;
- (6) RENEWABILITY OF COVERAGE;
- (7) CONTINUATION AND CONVERSION;
- (8) PROBATIONARY PERIODS, LIMITATION OF COVERAGE PROVISIONS, AND RECURRENT CONDITIONS;
- (9) COVERAGE OF DEPENDENTS;
- (10) LOSS RATIO STANDARDS; AND
- (11) ANY OTHER MATTER THAT THE COMMISSIONER DETERMINES IS IN THE BEST INTEREST OF THE PUBLIC.

REVISOR'S NOTE: This section formerly was Art. 48A, § 644.

The only changes are in style.

- Defined terms: "Commissioner" § 1-101
- "Long-term care insurance" § 18-101
- "Loss ratio" § 18-101
- "Preexisting condition" § 18-101

18-103. COMPLIANCE WITH TITLE REQUIRED; ADVERTISING; MARKETING.

(A) COMPLIANCE WITH TITLE REQUIRED.

A CARRIER MAY NOT ADVERTISE, MARKET, OR OFFER A POLICY, CONTRACT, OR CERTIFICATE IN THE STATE AS LONG-TERM CARE INSURANCE OR LONG-TERM NURSING HOME INSURANCE UNLESS THE POLICY OR CONTRACT COMPLIES WITH THIS TITLE.

(B) ADVERTISING.

(1) BEFORE A CARRIER ADVERTISES, ON TELEVISION OR RADIO OR IN WRITING, A POLICY OR CONTRACT OF LONG-TERM CARE INSURANCE OR LONG-TERM NURSING HOME INSURANCE THAT IS OFFERED FOR SALE IN THE STATE, THE CARRIER SHALL SUBMIT A COPY OF THE ADVERTISEMENT TO THE COMMISSIONER FOR REVIEW.

(2) THE CARRIER SHALL RETAIN EACH ADVERTISEMENT FOR 3 YEARS AFTER THE DATE THE ADVERTISEMENT FIRST WAS USED.

(3) THE COMMISSIONER MAY EXEMPT A CARRIER OR A CARRIER'S ADVERTISING FORM OR MATERIAL FROM THE REQUIREMENTS OF THIS SECTION IF IN THE OPINION OF THE COMMISSIONER THE REQUIREMENTS MAY NOT REASONABLY BE APPLIED.