

## (2) LIMITATIONS BY TERRITORY.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 643(e).

In subsection (a) of this section, the second reference to a "certificate" is added for consistency within the subsection.

In subsection (b)(2) of this section, the reference to mental or nervous "conditions or diseases" is added for clarity.

In subsection (b)(5) of this section, the reference to a member of the "individual's" family is substituted for the former reference to a member of the "person's" family because coverage for long-term care benefits applies to individuals.

In subsection (b)(8)(v) of this section, the reference to a "passenger who does not pay a fare" is substituted for the former reference to "nonfare-paying passenger" for clarity.

Defined terms: "Alzheimer's disease" § 18-101

"Certificate" § 18-101

"Insurance" § 1-101

"Long-term care insurance" § 18-101

"Policy" § 1-101

"Preexisting condition" § 18-101

"State" § 1-101

## 18-110. SAME — HOME HEALTH CARE SERVICES.

## (A) "HOME HEALTH CARE SERVICES" DEFINED.

(1) IN THIS SECTION, "HOME HEALTH CARE SERVICES" MEANS MEDICAL OR NONMEDICAL SERVICES PROVIDED TO ILL, DISABLED, OR INFIRM INDIVIDUALS IN THEIR RESIDENCES.

## (2) "HOME HEALTH CARE SERVICES" INCLUDES:

(I) HOMEMAKER SERVICES;

(II) ASSISTANCE WITH ACTIVITIES OF DAILY LIVING; AND

(III) RESPITE CARE SERVICES.

## (B) COVERAGE REQUIRED.

A POLICY OR CERTIFICATE OF LONG-TERM CARE INSURANCE THAT PROVIDES BENEFITS FOR HOME HEALTH CARE SERVICES MAY NOT LIMIT OR EXCLUDE BENEFITS BY:

(1) REQUIRING THAT THE INSURED WOULD NEED CARE IN A NURSING FACILITY IF HOME HEALTH CARE SERVICES WERE NOT PROVIDED;