

(2) REQUIRING THAT THE INSURED FIRST OR SIMULTANEOUSLY RECEIVE NURSING OR THERAPEUTIC SERVICES AT HOME OR IN A COMMUNITY SETTING BEFORE HOME HEALTH CARE SERVICES ARE COVERED.

(3) LIMITING ELIGIBLE SERVICES PROVIDED BY REGISTERED NURSES OR LICENSED PRACTICAL NURSES;

(4) REQUIRING THAT A NURSE OR THERAPIST PROVIDE SERVICES COVERED BY THE POLICY OR CERTIFICATE OF LONG-TERM CARE INSURANCE THAT CAN BE PROVIDED BY A HOME HEALTH AIDE OR OTHER LICENSED OR CERTIFIED HOME CARE WORKER WHO ACTS WITHIN THE SCOPE OF LICENSURE OR CERTIFICATION;

(5) REQUIRING THAT THE INSURED HAVE AN ACUTE CONDITION BEFORE HOME HEALTH CARE SERVICES ARE COVERED; OR

(6) LIMITING BENEFITS TO SERVICES PROVIDED BY MEDICARE-CERTIFIED AGENCIES OR PROVIDERS.

(C) MAXIMUM COVERAGE.

COVERAGE FOR HOME HEALTH CARE SERVICES MAY BE APPLIED TO THE COVERAGE FOR OTHER BENEFITS PROVIDED IN THE POLICY OR CERTIFICATE OF LONG-TERM CARE INSURANCE WHEN DETERMINING MAXIMUM COVERAGE UNDER THE TERMS OF THE POLICY OR CERTIFICATE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 642(e) and 645(b) and (c).

In subsection (a)(1) of this section, the reference to "individuals" to whom home health care services are provided is substituted for the former reference to "persons" because home health care services are provided only to individuals.

In subsection (c) of this section, the reference to "coverage for other benefits" is substituted for the former references to "nonhome health care benefits" for clarity.

Defined terms: "Certificate" § 18-101

"Long-term care insurance" § 18-101

"Policy" § 1-101

18-111. SAME - ALZHEIMER'S DISEASE.

EXCEPT FOR COVERAGE EXCLUDED UNDER A PREEXISTING CONDITION PROVISION, LONG-TERM CARE INSURANCE SHALL PROVIDE COVERAGE FOR ALZHEIMER'S DISEASE OR OTHER SENILE DEMENTIA DISORDERS WITHOUT ANY CONDITION, LIMITATION, OR REDUCTION OF COVERAGE NOT APPLICABLE TO COVERAGE FOR OTHER DISEASES OR ILLNESSES.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 648.