

Subtitle 4. [Maryland Partnership for] **QUALIFIED STATE** Long-Term Care
[Program] **INSURANCE PARTNERSHIP.**

15-401.

- (a) In this subtitle the following words have the meanings indicated.
- (b) "Commissioner" means the Insurance Commissioner.

(c) "Program" means the [Maryland Partnership for Long-Term Care Program] **QUALIFIED STATE LONG-TERM CARE INSURANCE PARTNERSHIP.**

15-402.

(a) There is a [Maryland Partnership for Long-Term Care Program] **QUALIFIED STATE LONG-TERM CARE INSURANCE PARTNERSHIP.**

(b) The purposes of the Program are to:

(1) Provide incentives for individuals to insure against the costs of providing for their long-term care needs;

(2) Provide mechanisms for individuals to qualify for coverage of the costs of their long-term care needs under the medical assistance program without first being required to substantially exhaust all their resources;

(3) Assist in developing methods for increasing access to and the affordability of a long-term care policy; and

(4) Alleviate the financial burden on the State's medical assistance program by encouraging pursuit of private initiatives.

(c) The Program shall:

(1) Be administered by:

(i) The Department; and

(ii) The Commissioner; [and]

(2) Provide for the financing of long-term care services by:

(i) Private insurance; and