

15-405.

[(a) When the benefits payable under the long-term care policy approved under § 15-404 of this subtitle are exhausted, determination of eligibility for medical assistance shall be made in accordance with subsection (b) of this section.

(b)] In determining eligibility for medical assistance, an amount of resources equal to the amount of benefits paid under the long-term care policy shall be excluded from the Department's calculation of the individual's resources[, to the extent the payments:

- (1) Are for services that medical assistance approves or covers for recipients;
- (2) Are for the lower of the actual charge and the amount paid by the insurance company; and
- (3) Are for nursing home care or approved home care and community-based services].

15-406.

The Commissioner, through the Consumer Education and Advocacy Program, shall undertake measures to educate the public as to:

- (1) The need for long-term care;
- (2) Mechanisms for financing long-term care;
- (3) The availability of long-term care insurance; and
- (4) The asset protection provided under this subtitle.

15-407.

The Department and the Commissioner shall jointly:

(1) Adopt regulations necessary to carry out the provisions of this subtitle **CONSISTENT WITH § 1917(B) OF THE SOCIAL SECURITY ACT AND ANY APPLICABLE FEDERAL GUIDELINES;**

(2) On or before [January 1, 2007] **JANUARY 1, 2008**, report to the General Assembly, in accordance with § 2-1246 of the State Government Article, on the implementation of the Program, including: