

(4) Provide the management information and reports necessary to document the extent of resource protection offered and to evaluate the Program.

(b) The Department may not approve a long-term care policy if the policy requires prior hospitalization or a prior stay in a nursing home as a condition of providing benefits].

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: