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MD Code, Health - General, T. 15, Subt. 4, Refs & Annos, MD HEALTH GEN T. 15, Subt. 4, Refs & Annos
Current through all legislation from the 2016 Regular Session of the General Assembly
§ 15-401. Definitions, MD HEALTH GEN § 15-401

§ 15-401. Definitions

Effective: October 1, 2011

In general

(a) In this subtitle the following words have the meanings indicated.

Commissioner

(b) “Commissioner” means the Insurance Commissioner.

Program

(c) “Program” means the Qualified State Long-Term Care Insurance Partnership.

Credits


MD Code, Health - General, § 15-401, MD HEALTH GEN § 15-401
Current through all legislation from the 2016 Regular Session of the General Assembly

End of Document
§ 15-402. Qualified State Long-Term Care Insurance Partnership

Effective: June 1, 2007

In general

(a) There is a Qualified State Long-Term Care Insurance Partnership.

Purpose

(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.

Program requirements

(c) The Program shall:

(1) Be administered by:

   (i) The Department; and

   (ii) The Commissioner;

(2) Provide for the financing of long-term care services by:
§ 15-402. Qualified State Long-Term Care Insurance..., MD HEALTH GEN §...

(i) Private insurance; and

(ii) State medical assistance; and

(3) Comply with the requirements of § 1917(b) of the Social Security Act and any applicable federal guidelines.

Credits

MD Code, Health - General, § 15-402, MD HEALTH GEN § 15-402
Current through all legislation from the 2016 Regular Session of the General Assembly

End of Document
§ 15-403. Long-Term Care Program eligibility

MD Code, Health - General, § 15-403

§ 15-403. Long-Term Care Program eligibility

Effective: June 1, 2007

Currentness

In general

(a) To be eligible for the Program, an individual must:

(1) Be covered by a long-term care policy that is approved for the Program by the Commissioner under § 15-404 of this subtitle; and

(2) Satisfy any other requirement for eligibility established by the Department.

Denial of eligibility

(b) Program eligibility may not be denied under this section for policy benefits that are not available or appropriate for treating the insured's condition.

Credits

§ 15-404. Long-term care policy requirements

Effective: June 1, 2007

To qualify under the Program, a long-term care policy shall:

(1) Satisfy the requirements of § 1917(b) of the Social Security Act and any applicable federal guidelines;

(2) Satisfy the requirements of Title 18 of the Insurance Article; and

(3) Alert the purchaser to the availability of consumer information and public education provided by the Commissioner under § 15-406 of this subtitle in accordance with any applicable federal guidelines.

Credits

§ 15-405. Eligibility for medical assistance, calculation of resources

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.

Credits
§ 15-406. Education of public as to long-term care

Effective: June 1, 2007

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.

Credits
§ 15-407. Reporting requirements

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, 2008, report to the General Assembly, in accordance with § 2-1246 of the State Government Article, on the implementation of the Program, including:

   (i) The number of long-term care policies approved by the Department for inclusion in the Program;

   (ii) The measures undertaken to educate the public as required under § 15-406 of this subtitle; and

   (iii) Any other information related to the implementation of the Program that the Department determines necessary; and

(3) Beginning January 1, 2009, and on or before January 1 of each year thereafter, report to the General Assembly, in accordance with § 2-1246 of the State Government Article on:

   (i) The effectiveness of the Program;

   (ii) The impact of the Program on State expenditures for medical assistance;

   (iii) The number of enrollees in the Program; and

   (iv) The number of long-term care policies offered in the State under the Program.
Credits

MD Code, Health - General, § 15-407, MD HEALTH GEN § 15-407
Current through all legislation from the 2016 Regular Session of the General Assembly