

Long-Term Care Policies 6

Required provisions (minimum standards)

- All long-term care policies must provide at least one type of lower level care in addition to a nursing home
- Nursing home coverage may not be significantly more than coverage for lower levels of care
- “Lower levels of care” includes:
 - nursing service
 - assisted living facility
 - home health services
 - adult day care center
 - adult foster home
 - community care for the elderly
 - Personal
 - care and social services

Group long-term care

- The policyholder (employer) is not required to contribute to the premium
- Group long-term care policies must allow for continuation or conversion of the plan when an individual leaves the group
- Continuation – the individual maintains coverage under the existing group policy when the individual leaves the group
- Conversion – someone who has been covered under the group policy for at least six months must be entitled to convert to an individual plan without evidence of insurability within 31 days