

# MAINE STATE LEGISLATURE

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# 125th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2011

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Legislative Document

No. 642

H.P. 472

House of Representatives, February 17, 2011

### **An Act To Require Insurance Companies To Reissue Qualifying Long-term Care Partnership Policies**

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Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script that reads "Heather J.R. Priest".

HEATHER J.R. PRIEST  
Clerk

Presented by Representative FOSSEL of Alna.  
Cosponsored by Senator HOBBS of York and  
Representatives: DOW of Waldoboro, MALABY of Hancock, PRESCOTT of Topsham.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 24-A MRSA §5082** is enacted to read:

3 **§5082. Long-term Care Partnership Program; exchange for qualified policies**

4 Upon request of an insured, an insurer shall exchange a long-term care insurance  
5 policy issued prior to July 1, 2009 for a long-term care insurance policy that qualifies  
6 under the Long-term Care Partnership Program pursuant to Title 22, section 3174-GG.  
7 The addition of a rider, endorsement or change in schedule page to an in-force policy by  
8 an insurer constitutes a qualifying policy replacement for the purposes of meeting Long-  
9 term Care Partnership Program requirements if the effective date of the policy revision is  
10 on or after July 1, 2009. An insurer may not impose additional underwriting  
11 requirements or place the insured in a less favorable rating plan or classification when  
12 reissuing a long-term care insurance policy that qualifies for the Long-term Care  
13 Partnership Program.

14 **SUMMARY**

15 This bill requires insurers to reissue long-term care insurance policies that qualify for  
16 the Long-term Care Partnership Program pursuant to the Maine Revised Statutes, Title  
17 22, section 3174-GG upon a request from a policyholder to exchange a long-term care  
18 insurance policy issued prior to July 1, 2009. An insurer may not impose additional  
19 underwriting requirements or place the insured in a less favorable rating plan or  
20 classification.