



General Assembly

January Session, 2001

Amendment

LCO No. 5773

Offered by:

SEN. BOZEK, 6th Dist.

REP. JARJURA, 74th Dist.

SEN. PRAGUE, 19th Dist.

To: Senate Bill No. 1393

File No. 263

Cal. No. 219

"AN ACT IMPLEMENTING THE LEGISLATIVE COMMISSIONERS' RECOMMENDATIONS FOR TECHNICAL REVISIONS TO CERTAIN INSURANCE AND REAL ESTATE STATUTES."

1 After line 347, add the following:

2 "Sec. 12. Subsection (a) of section 38a-501 of the general statutes is
3 repealed and the following is substituted in lieu thereof:

4 (a) As used in this section, "long-term care policy" means any
5 individual health insurance policy, delivered or issued for delivery to
6 any resident of this state on or after July 1, 1986, which is designed to
7 provide, within the terms and conditions of the policy, benefits on an
8 expense-incurred, indemnity or prepaid basis for necessary care or
9 treatment of an injury, illness or loss of functional capacity provided
10 by a certified or licensed health care provider in a setting other than an
11 acute care hospital, for at least one year after a reasonable elimination
12 period. A long-term care policy shall provide benefits for confinement

13 in a nursing home or confinement in the insured's own home or both.
14 A long-term care policy shall include a waiver of premium provision
15 which, at a minimum, provides for waiver of premium when benefits
16 become payable. Any additional benefits provided shall be related to
17 long-term treatment of an injury, illness or loss of functional capacity.
18 "Long-term care policy" shall not include any such policy which is
19 offered primarily to provide basic Medicare supplement coverage,
20 basic medical-surgical expense coverage, hospital confinement
21 indemnity coverage, major medical expense coverage, disability
22 income protection coverage, accident only coverage, specified accident
23 coverage or limited benefit health coverage.

24 Sec. 13. Subsection (a) of section 38a-528 of the general statutes is
25 repealed and the following is substituted in lieu thereof:

26 (a) As used in this section, "long-term care policy" means any group
27 health insurance policy or certificate delivered or issued for delivery to
28 any resident of this state on or after July 1, 1986, which is designed to
29 provide, within the terms and conditions of the policy or certificate,
30 benefits on an expense-incurred, indemnity or prepaid basis for
31 necessary care or treatment of an injury, illness or loss of functional
32 capacity provided by a certified or licensed health care provider in a
33 setting other than an acute care hospital, for at least one year after a
34 reasonable elimination period. A long-term care policy shall provide
35 benefits for confinement in a nursing home or confinement in the
36 insured's own home or both. A long-term care policy shall include a
37 waiver of premium provision which, at a minimum, provides for
38 waiver of premium when benefits become payable. Any additional
39 benefits provided shall be related to long-term treatment of an injury,
40 illness or loss of functional capacity. "Long-term care policy" shall not
41 include any such policy or certificate which is offered primarily to
42 provide basic Medicare supplement coverage, basic medical-surgical
43 expense coverage, hospital confinement indemnity coverage, major
44 medical expense coverage, disability income protection coverage,
45 accident only coverage, specified accident coverage or limited benefit
46 health coverage."