

**THE INSURANCE CODE OF 1956 (EXCERPT)**  
**Act 218 of 1956**

**500.3915 Certain conditions prohibited.**

Sec. 3915. A long-term care insurance policy sold before, on, or after June 2, 1992 shall not condition benefits on any of the following:

- (a) The prior institutionalization of the insured.
- (b) Prior receipt of a higher level of institutional care.

**History:** Add. 1992, Act 84, Imd. Eff. June 2, 1992;—Am. 2006, Act 442, Imd. Eff. Oct. 19, 2006.

**Popular name:** Act 218