

THE NONPROFIT HEALTH CARE CORPORATION REFORM ACT (EXCERPT)
Act 350 of 1980

550.1429 Long-term care coverage; requirements.

Sec. 429. (1) Long-term care coverage shall meet all of the following requirements:

- (a) Shall include coverage for intermediate/basic care.
- (b) Shall not limit or exclude coverage by type of illness, treatment, medical condition, or accident other than a motor vehicle accident, except as follows:
 - (i) Preexisting conditions.
 - (ii) Mental or nervous disorders; however, this shall not be defined to include more than neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder and shall not permit exclusion or limitation of benefits on the basis of Alzheimer's disease or related disorders.
 - (iii) Alcoholism or drug addiction.
 - (iv) Illness, treatment, or medical condition arising out of any of the following:
 - (A) War or act of war, whether declared or undeclared.
 - (B) Participation in a felony, riot, or insurrection.
 - (C) Service in the armed forces or units auxiliary to the armed forces.
 - (D) Suicide, whether the individual was sane or insane at the time of the suicide, attempted suicide, or intentionally self-inflicted injury.
 - (v) This subdivision is not intended to prohibit exclusions and limitations by type of provider or territorial limitations.
- (2) Long-term care coverage other than home care coverage may provide that before certain coverages in the certificate take effect, care must first be recommended by a person or persons as provided in the certificate and approved by the commissioner or prescribed by a licensed treating physician. Long-term care coverage for home care may provide that before coverage for home care in the certificate takes effect, care must first be prescribed or recommended by a person or persons as provided in the certificate and approved by the commissioner.

History: Add. 1989, Act 305, Imd. Eff. Jan. 3, 1990;—Am. 1990, Act 92, Imd. Eff. June 1, 1990.

Popular name: Blue Cross-Blue Shield

Popular name: Act 350