

**To: Petra Wallace**

**From: Reva Vandevoorde**

**Date: December 3, 2019**

**Re: Chapter 26A Limited Long-Term Care Chapter**

**COMMENTS:**

I have reviewed the proposed draft of Chapter 26A Limited Long-Term Care Chapter and would offer the following comments:

Add the word "limited" in front of all long-term care words. Do a word search for long-term care and add limited.

On page 6, Marketing and Sales, Standard 1, under the Review Procedures and Criteria, the third paragraph should end after limited long-term care insurance.

On page 7, remove the bullet point and start as a new paragraph.

Also on page 7, do we need to state "Note: Pursuant to Section 24A of the Long-Term Care Insurance Model Regulations", if this chapter is addressing Limited Long-Term Care? I would recommend deleting this.

On page 25, Appeal of Benefit Trigger Adverse Determination, Standard 1, I found the Review Procedures and Criteria to be extremely confusing. Beginning with the last bullet point of the third paragraph. It appears to have been revised to "The insured's right, after exhaustion of the insurer's internal appeal process, to have the benefit trigger determination to contact their state insurance department and their State Health Insurance Program (SHIP) office." Does not make sense. With the deletion of "reviewed under the independent review process", does this mean that the insured does not have the right to an independent review process?

The third paragraph on page 26 looks like it was rewritten and not deleted. (See fourth paragraph underlined and in blue ink) The next paragraph states that the insured does have a right to request an independent review. Why was that previously deleted if the insured does have the right to an independent review? I am confused at this point. Should this be left in or removed?

On page 27, the second paragraph continues with stating that the examiners should verify that the insurer acknowledges that the commissioner received, accepted and forwarded to an independent review organization requests for independent review requests. This discussion continues in the following paragraphs. This section needs to be looked at and possibly be rewritten or at least be better explained for the examiners.

G:\MKTREG\DATA\D Working Groups\D WG 2019 MCES (PCW)\Docs\_WG Calls 2019\Limited LTC\Comments Received\NE 12-03-19  
Comments.docx