

LONG-TERM CARE INSURANCE MODEL REGULATION

What are the state pages?

This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state's activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column, Previous Version column, or Related Activity column based on the definitions listed in the key below. The NAIC's interpretation may or may not be shared by the individual states or by interested readers.

How do you use them?

States and territories are listed alphabetically in the chart. Locate the state or territory you are interested in, and depending on which column the citation falls under, you will know whether the NAIC Legal Division has deemed a state's law to be adoption of a model or not. To perform further research, use the citations to locate state laws.

Who do I speak to if I have questions?

If you have questions or believe information related to a state should be updated, please contact Jennifer Neuerburg at jneuerburg@naic.org.

***Disclaimer:** This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.*

LONG-TERM CARE INSURANCE MODEL REGULATION

STATE PAGE KEY:

MODEL ADOPTION: States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

PREVIOUS VERSION: States that have citations identified in this column (and nothing listed in the Model Adoption column) have enacted an older version of the model but have **not** adopted the most recent version of the NAIC model.

RELATED ACTIVITY: Examples of Related Activity include but are not limited to statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

NO CURRENT ACTIVITY: No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Alabama		ALA. ADMIN. CODE r. 482-1-091-.01 to 482-1-091-.36 (1990/2009).	
Alaska			ALASKA ADMIN. CODE tit. 2, §§ 39.010 to 39.100 (1986/1993).
American Samoa	NO CURRENT ACTIVITY		
Arizona		ARIZ. ADMIN. CODE §§ R20-6-1001 to R20-6-1026 (1992/2017).	BULLETIN 2009-5 (2009).
Arkansas		ARK. ADMIN. CODE. §§ 054.00.13-1 to 054.00.13-34 (Rule 13) (1990/2008).	
California	CAL. INS. CODE §§ 10231 to 10237.6 (1988/2018) (portions of model).		
Colorado			3 COLO. CODE REGS. § 702-4:4-4-1 (1997/2011); 3 COLO. CODE REGS. § 702-4:4-4-4 (2010/2013) (partnerships); BULLETIN B-1-20 (2007); BULLETIN B-4.30 (2012).

LONG-TERM CARE INSURANCE MODEL REGULATION

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Connecticut		CONN. AGENCIES REGS. §§ 38a-501-8 to 38a-501-24 (1994/2015) (individual); §§ 38a-528-1 to 38a-528-17 (1994/2013) (group).	BULLETIN 8-31-2007 (2007).
Delaware		18 DEL. CODE REGS. § 1404 (1990/2010).	DOMESTIC FOREIGN INSURERS BULLETIN 23 (2006).
District of Columbia			D.C. MUN. REGS. tit. 26, §§ 2600 to 2644 (2006/2008).
Florida		FLA. ADMIN. CODE ANN. r. 69O-157.001 to 69O-157.023 (1989/2008); §§ 69O-157.101 to 69O-157.301 (2003/2017).	MEMORANDUM 2003-002 (2003); MEMORANDUM 2006-16 (2006); MEMORANDUM 2007-011 (2007); MEMORANDUM 2008-002 (2008).
Georgia		GA. COMP. R. & REGS. 120-2-16-.01 to 120-2-16-.34 (1989/2009).	
Guam	NO CURRENT ACTIVITY		
Hawaii		HAW. REV. STAT. §§ 431:10H-201 to 4 31:10H-402 (1999/2019).	
Idaho		IDAHO ADMIN. CODE r. 18.01.60 (1990/2016).	BULLETIN 2007-7; BULLETIN 2007-8 (2007); BULLETIN 2016-2 (2016).
Illinois		ILL. ADMIN. CODE tit. 50, §§ 2012.10 to 2012.150 (1990/2018).	
Indiana		760 IND. ADMIN. CODE 2-1-1 to 2-20-43 (1992/2016).	
Iowa		IOWA ADMIN. CODE r. §§ 191-39.1 to 191-39.85 (1988/2018).	BULLETIN 2008-17 (2008); BULLETIN 2009-7 (2009); BULLETIN 2009-7 (Revised) (2009); BULLETIN 2014-1 (2014).

LONG-TERM CARE INSURANCE MODEL REGULATION

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Kansas		KAN. ADMIN. REGS. §§ 40-4-37 to 40-4-37v (1988/2015).	BULLETIN 1996-8 (1996).
Kentucky		806 KY. ADMIN. REGS. 17:081 (1993/2009).	806 KY. ADMIN. REGS. 17:083 (2009); BULLETIN 91-1 (1991); BULLETIN 92-2 (1992); BULLETIN 93-1 (1993); BULLETIN 94-1 (1994); BULLETIN 96-4 (1996); BULLETIN 98-4 (1998); KY. REV. STAT. §§ 304.14-600 to 304.14-625 (1992/2010).
Louisiana		LA. ADMIN. CODE tit. 37, §§ XIII.1901 to XIII.1969 (Regulation 46) (1993/2019).	BULLETIN 9-5-2006 #1 and #2 (2006); BULLETIN 12-28-2009 (2009).
Maine		425 ME. CODE R. §§ 1 to 35 (2004/2015).	BULLETIN 347 (2007); BULLETIN 362 (2009); BULLETIN 363 (2009); BULLETIN 417 2017); BULLETIN 418 (2017); BULLETIN 419 (2017).
Maryland		MD. CODE REGS. §§ 31.14.01.01 to 31.14.01.36 (1994/2017).	MD. CODE REGS. §§ 31.14.02.01 to 31.14.02.14 (1993/2019); MD. CODE REGS. §§ 31.14.03.01 to 31.14.03.10 (2008/2017) (partnerships); BULLETIN 13-2009 (2009); BULLETIN 2010-33 (2010).
Massachusetts		211 MASS. CODE REGS. 65.01 to 65.102 (1989/2005).	BULLETIN 2013-11 (2013).
Michigan		MICH. COMP. LAWS §§ 500.3901 to 500.3955 (1992/2006).	MEMORANDUM 1-27-2016 (2016); BULLETIN 2016-01-INS (2016).

LONG-TERM CARE INSURANCE MODEL REGULATION

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Minnesota			MINN. R. §§ 2745.0010 to 2745.0050 (1992) (non-qualified plans); BULLETIN 2007-4 (2007); BULLETIN 2007-4 (ADDENDUM) (2007); BULLETIN 2007-5 (2007); BULLETIN 2007-10 (2007); MINN. STAT. §§ 62S.01 to 62S.34 (1997/2019) (qualified policies); MINN. STAT. §§ 62A.46 to 62A.56 (1986/2003) (non-qualified policies).
Mississippi		19 MISS ADMIN. CODE PT. 3, R. §§ 8.01 to 8.19 (2012).	
Missouri		MO. CODE REGS. ANN. tit. 20, § 400-4.100 (1991/2007).	BULLETIN 2008-04 (2008); BULLETIN 2008-09 (2008).
Montana		MONT. ADMIN. R.6.6.3101 to 6.6.3131 (1991/2019).	Memorandum 9-7-2007 (2007); Memorandum 2-23-2010 (2010).
Nebraska		210 NEB. ADMIN. CODE ch. 46 (1989/2001).	BULLETIN CB-113 (2007); BULLETIN CB-114 (2007); BULLETIN CB-133 (#2) (2015).
Nevada		NEV. ADMIN. CODE §§ 687B.005 to 687B.140 (1988/2016).	
New Hampshire			N.H. CODE R. INS. 3601.01 to 3601.34 (2004/2018); BULLETIN 2010-020-AB (2010).
New Jersey		N.J. ADMIN. CODE §§ 11:4-34.1 to 11:4-34.32 (1989/2010).	BULLETIN 2008-5 (2008) (producer training); BULLETIN 2008-8 (2008) (partnerships); N.J. REV. STAT. §§ 17B:27E-1 to 17B:27E-12 (2004).
New Mexico		N.M. CODE R. §§ 13.10.15 (1997/2004).	
New York		N.Y. COMP. CODES R. & REGS. tit. 11, §§ 52.12 to 52.65 (Regulation 62) (1992/2019).	

LONG-TERM CARE INSURANCE MODEL REGULATION

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North Carolina		11 N.C. ADMIN. CODE §§ 12.1002 to 12.1030 (1990/2002); § 12.0555 (1989/2011).	BULLETIN 2011-B-6 (2011).
North Dakota		N.D. ADMIN. CODE 45-06-05-01 to 45-06-05-11 (1988/2004).	BULLETIN 2007-3 (2007); BULLETIN 2012-2 (2012); BULLETIN 2013-1 (2013); BULLETIN 2014-1 (2014).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio		OHIO ADMIN. CODE §§ 3901-4-01 to 3901-4-03 (1993/2018).	BULLETIN 2008-2 (2008).
Oklahoma		OKLA. ADMIN. CODE §§ 365:10-5-40 to 365:10-5-56 (1989/2010).	BULLETIN 6-23-2008 #1 and #2 (2008).
Oregon		OR. ADMIN. R. §§ 836-052-0500 to 836-052-0790 (1991/2015).	BULLETIN 2014-3 (2014).
Pennsylvania		31 PA. CODE §§ 89a.101 to 89a.129 (2002).	40 PA. CONS. STAT. §§ 991.1101 to 991.1115 (1921/2010); NOTICE 7-30-2016 (2016).
Puerto Rico		P.R. LAWS ANN. tit. 26, §§ 1025 to 10261 (2011).	
Rhode Island			230 R.I. CODE R. 20-35-1.1 to 1.34 (1989/2019); BULLETIN 2011-2 (2011); BULLETIN 2018-16 (2018).
South Carolina		S.C. CODE ANN. REGS. 69-44 (1989/2010).	BULLETIN 19-2008 (2008); BULLETIN 4-2009 (2009).
South Dakota	S.D. ADMIN. R. 20:06:21:01 to 20:06:21:108 (1990/2018) (portions of model).		BULLETIN 89-3 (1989); BULLETIN 95-2 (1995); BULLETIN 2007-4 (2007); BULLETIN 2007-7 (2007).
Tennessee		TENN. COMP. R. & REGS. 0780-1-61 (1991/2008)	BULLETIN 9-22-2008 (2008) (long-term care partnership); MEMORANDUM 9-29-2015 (2015) (partnerships).

LONG-TERM CARE INSURANCE MODEL REGULATION

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Texas		28 TEX. ADMIN. CODE §§ 3.3801 to 3.3874 (1990/2009).	BULLETIN B-0018-15 (2015); BULLETIN B-0010-18 (2018).
Utah		UTAH ADMIN. CODE r. 590-148-1 to 590-148-30 (1992/2011).	BULLETIN 2014-7 (2014).
Vermont			VT. ADMIN. CODE §§ 4-5-16:1 to 4-5-16:38 (Rule H-2009-01) (2010); BULLETIN HCA-130 (2010).
Virgin Islands	NO CURRENT ACTIVITY		
Virginia		14 VA. ADMIN. CODE §§ 5-200-10 to 5-200-210 (1992/2015).	ADMIN. LETTER 1990-23 (1990) (NAIC Shopper’s Guide); ADMIN. LETTER 2007-3 (2007).
Washington		WASH. ADMIN. CODE 284-54-010 to 284-54-900 (1989/2011).	WASH. ADMIN. CODE 284-83-005 to 284-83-425 (2008/2017).
West Virginia		W. VA. CODE R. §§ 114-32-1 to 114-32-33 (1993/2011); W. VA. CODE ANN. § 33-12-8a (2009).	INFORMATIONAL LETTER 182 (2012).
Wisconsin		WIS. ADMIN. CODE INS. § 3.455 (1991/2008); WIS. ADMIN. CODE INS. § 3.46 (1981/2014).	BULLETIN 7-23-2001 (2001); BULLETIN 11-19-2008 (2008); BULLETIN 11-21-2008 (2008).
Wyoming		WYO. CODE R. § 37 (1990/2003).	MEMORANDUM 01-2009 (2009) (partnerships).