

**THE INSURANCE CODE OF 1956 (EXCERPT)**  
**Act 218 of 1956**  
Chapter 39  
**LONG-TERM CARE INSURANCE**

**500.3901 Long-term care insurance; definitions.**

**Popular Name:** Act 218

**500.3901a Long-term care insurance policies; discrimination against living donors; prohibition; definitions.**

**Popular Name:** Act 218

**500.3902 Offer of long-term care coverage by subsidiary of health care corporation.**

**Popular Name:** Act 218

**500.3903 Group long-term care insurance; coverage offered to groups described in MCL 500.3901(c)(iv) and 500.3901(c)(iii).**

**Popular Name:** Act 218

**500.3905 Long-term care coverage; requirements; certain coverages requiring care recommendations.**

**Popular Name:** Act 218

**500.3906 Designation of person to receive notice of termination; reinstatement of coverage; effective date of section.**

**Popular Name:** Act 218

**500.3907 Individual long-term care policy; guaranteed renewable provision; conversion; new limitation period; intermediate care facility or skilled nursing facility; home care services.**

**Popular Name:** Act 218

**500.3908 Long-term care partnership program policy; conversion or replacement.**

**Popular Name:** Act 218

**500.3909 Option to purchase inflation protection; summary of coverage; applicability of section.**

**Popular Name:** Act 218

**500.3910 Option of purchasing policy or certificate including nonforfeiture benefits; offer.**

**Popular Name:** Act 218

**500.3910a Nonforfeiture benefits; coverage elements, eligibility, benefit triggers, and benefit length; contingent benefit; premium increase; notification; duties of insurer; limitation on maximum benefits; effective date of section; premiums subject to loss ratio requirements; conditions for offering nonforfeiture benefit.**

**Popular Name:** Act 218

\*\*\*\*\* 500.3910b SEE SUBSECTION (7) FOR APPLICABILITY \*\*\*\*\*

**500.3910b Reduction options; applicability of section to long-term care policies and certificates issued on or after June 1, 2007.**

**Popular Name:** Act 218

**500.3911 Preexisting condition; limitation period; definition.**

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**Popular Name:** Act 218

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**Popular Name:** Act 218

**500.3919 Institutionalization; extension of benefits; limitations.**

**Popular Name:** Act 218

**500.3921 Application; questions relating to health condition; delivery; record of policy rescissions; annual report to commissioner.**

**Popular Name:** Act 218

**500.3923 Riders or endorsements; certain changes in benefits or premiums; definition, explanation, description, and labeling of certain terms.**

**Popular Name:** Act 218

\*\*\*\*\* 500.3925 SEE SUBSECTION (1) FOR APPLICABILITY \*\*\*\*\*

**500.3925 Applicability of section to long-term care policy or certificate issued on or after June 1, 2007; information to be provided on forms; acknowledgment of disclosure; notice of premium rate schedule increase; personal worksheet; availability of free and independent insurance purchasing and public benefits counseling.**

**Popular Name:** Act 218

\*\*\*\*\* 500.3926 SEE SUBSECTION (1) FOR APPLICABILITY \*\*\*\*\*

**500.3926 Applicability of section to long-term care policy or certificate issued on or after June 1, 2007; information to be provided to commissioner; premium rate schedule; statement; request by commissioner for actuarial demonstration; additional information.**

**Popular Name:** Act 218

\*\*\*\*\* 500.3926a SEE SUBSECTION (1) FOR APPLICABILITY \*\*\*\*\*

**500.3926a Applicability of section to long-term care policy or certificate issued on or after June 1, 2007; notice of pending premium rate schedule increase; requirements; review and approval by commissioner; eligibility for contingent benefit upon lapse; applicability of subsections to certain policies or certificates; exceptional increases; definitions.**

**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218

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**Popular Name:** Act 218