

Department of Consumer & Business Services

Oregon Insurance Division – 5

P.O. Box 14480

Salem, Oregon 97309-0405

Phone (503) 947-7983

**STANDARD PROVISIONS FOR LONG TERM CARE
INDIVIDUAL AND GROUP**

This checklist must be submitted with your filing, in compliance with OAR 836-010-0011(2). This list includes the national standards, relevant statutes, rules, and other documented positions to enforce ORS 731.016. The standards are summaries and review of the entire statute or rule is recommended. Complete each item to confirm that diligent consideration has been given to each and is certified by the signature on the certificate of compliance form. “Not applicable” can be used only if the item does not apply to the coverage being filed. Any line left blank will cause this filing to be considered incomplete. Not including required information or policy provisions might result in disapproval of the filing. *(If submitting your filings electronically, bookmark the provision(s) in the form(s) that satisfy the requirement and identify the page/paragraph on this form.)*

Please check the box below indicating the type of product you are filing:

TOI (type of insurance): LTC03G-Group LTC
 LTC03I-Individual LTC

Sub TOI: LTC03G.001 LTC03I.001 Tax Qualified
 LTC03G.002 LTC03I.002 Non Qualified
 LTC03G.003 LTC03I.003 Other
 LTC03G.004 LTC03I.004 Partnership – see item 11 under Submission package requirements below.

Note: Stand-alone Nursing Home, Assisted Living, and Home Health Care insurance may be qualified federal long term care products; however, they do not qualify in Oregon as “Long Term Care” products (see ORS 743.656).

For a group policy that is to be issued to a trust or an association, the filing must include a complete transmittal and Product Standards form, 440-2441A, found on our Web site at: <http://www.oregoninsurance.org/docs/serff/association%26trusts.html>.

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)	
GENERAL REQUIREMENTS (FOR ALL FILINGS)				
Product locator		Were the forms in this filing developed using the NAIC Product Locator, Oregon information? (The requirements on this document are substantially the same as those on the Product Locator for consistency in drafting and meeting these filing requirements.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Submission package requirements	OAR 836-010-0011 As required on SERFF or our Web site	<p>Required forms are located on SERFF or on our Web site: http://www.oregoninsurance.org/docs/serff/filing_requirements.html.</p> <p>In order for your filing to be accepted it must include the following documents:</p> <ol style="list-style-type: none"> 1. NAIC transmittal form (for paper filings only-not required in SERFF). <input type="checkbox"/> <input type="checkbox"/> 2. Filing description on transmittal form (cover letter). <input type="checkbox"/> <input type="checkbox"/> 3. Third party filer’s letter of authorization. <input type="checkbox"/> <input type="checkbox"/> 4. Certificate of compliance form signed by authorized person. <input type="checkbox"/> <input type="checkbox"/> 5. Readability certification. <input type="checkbox"/> <input type="checkbox"/> 6. Product standards for forms (this document). Every line item must be completed on the Product Standards, unless otherwise noted. <input type="checkbox"/> <input type="checkbox"/> 7. Actuarial memorandum with an overview of the contents of the filing and the reasons and procedures used to derive the rates. <input type="checkbox"/> <input type="checkbox"/> 8. For mailed filings, submit two sets of the complete filing and one self-addressed stamped envelope large enough to return the approved forms. <input type="checkbox"/> <input type="checkbox"/> 9. All relevant components listed on our Web site for this product must be completed and submitted with this filing. The filing will be disapproved if all the required components are not attached in accordance to the directions on our Web site. <input type="checkbox"/> <input type="checkbox"/> 10. If you are submitting your filing electronically, each line item must be book-marked. <input type="checkbox"/> <input type="checkbox"/> 11. If you are submitting a previously approved form to now be marketed as a partnership policy, please include a completed partnership checklist form # (insert link) with this filing instead of completing the Forms, Policy Provisions, and Rates sections starting on page 3 of this document. <input type="checkbox"/> <input type="checkbox"/> 	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)	
Review requested	ORS 742.005(1) OAR 836-010-0011	The following are submitted in this filing for review: 1. New policy 2. Amendment to an approved form. 3. Addition of supplement options to previously approved plans. 4. Rider, addendum or endorsement. 5. Filing previously approved policy for approval as a partnership policy. Form #: _____ Prior Approval Date: _____ Include copy of perforated approved form with this submission or SERFF tracking number from filing previously approved.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
Filing description on transmittal form	OAR 836-010-0011 (4) OAR 836-052-0531(7)	The filing description (cover letter) includes the following: 1. Changes made to prior approved forms or variations from other approved forms. 2. Summary of the differences between prior approved like forms and the new form. 3. The differences between in-network and out-of-network, if applicable. 4. Is this form intended to be a “qualified partnership policy”	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
Advertising	OAR 836-052-0696	Filing of advertisements is required with new products only. If this is a new product, is the advertisement included?	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
Redline version	OAR 836-010-0011(4)	Forms filed for approval. If filing revised forms, include a highlighted or redline copy of the revised form to identify the modification, revision, or replacement language. The cover letter must identify any exceptions the insurer is using to modify the required design.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
FORMS				
Form numbers	ORS 743.405(7)	All forms must include a uniform form number in the lower left-hand corner of each page.	Yes <input type="checkbox"/>	

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)	
Variable data	ORS 742.005(2) ORS 742.023	Variable data must be bracketed. Identify all applicable options or ranges of variables. The variable data may be included within the policy and certificate or submitted as a separate form, identified by a form number. A separate document must also refer to the form it applies to, the form page number, and the paragraph and line if necessary for clarity. (Example of bracketed variable: Maximum benefits [\$5,000 - \$200,000]). The minimum and maximum variables must be included in an actively marketed plan.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
Applications	OAR 836-052-0626	Product Standard, form <u>440-2442H</u> , must be included in the filing if an application form is submitted.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
Personal Worksheet	OAR 836-052-0726 (3)(b)	Filing includes the Long-Term Care Insurance Personal Worksheet according to OAR 836-052-0556(4) Exhibit 1.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
Cover Page	ORS 743.655(6)	The applicant has the right to inspect the policy or certificate and return for a full premium refund within 30 days of delivery. Prominent notice of this right appears on the first page of the policy or is attached to it.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
	OAR 836-052-0546(6)	Applies to life insurance accelerated benefits only. A notice of the tax disclosure is prominently displayed on the first page of the policy or rider.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
	ORS 743.685(7) OAR 836-052-0160(5)	The long-term care policy or certificate includes a disclosure stating, “This is Not a Medicare Supplement policy”. (Not applicable to riders/endorsements/addendums)	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
	OAR 836-052-0526 OAR 836-052-0546 (1)	Applies to individual policies. (Not applicable to riders/endorsements/addendums). On the first page of the policy, include a renewability provision if the policy is “Guaranteed renewable” or is “noncancellable”.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
POLICY PROVISIONS				
Renewability	OAR 836-052-0526(1)	Individual policies do not contain a renewable provision other than “guaranteed renewable” or “noncancellable”, which is defined.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>
	OAR 836-052-0546 (8) ORS 743.655(7)	If filing a qualified long-term care insurance contract, the contract and the outline of coverage each contain a statement that the policy is intended to be a qualified long term care contract, within the meaning of Section 7702B(b) of the Internal Revenue Code of 1986, as amended.	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)
Renewability (continued)	OAR 836-052-0546(9)	If filing a non-qualified long-term care contract, the policy and outline of coverage each contain a statement that the policy is not intended to be a qualified long-term care insurance contract.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	OAR 836-052-0740 This requirement applies to policies issued on or after December 1, 2008	Policy language includes options for the policyholder to reduce benefits and premiums, allowing at a minimum: a. Reducing the maximum benefit; or b. Reducing the daily, weekly, or monthly benefit amount	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Usual and customary	OAR 836-052-0546(3)	Include definition of terms used in the policy such as “usual and customary” or “reasonable and customary. Definitions should be included in the policy and explained in the Outline of Coverage.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Continuation	OAR 836-052-0526 (5)	Group policies provide for continuation or conversion of benefits.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Premium	OAR 836-052-0546(1)(b)	A long term care insurance policy or certificate, other than one in which the insurer does not have the right to change the premium, shall include a statement that premium rates may change.	
Benefit Reimbursement	ORS 743.656 OAR 836-052-0596	Minimum standards for benefit eligibility. Benefits must include services provided by: 1. Nursing Homes per ORS 836-052-0596(1) 2. Assisted Living per ORS 836-052-0596(2) 3. Home Care per ORS 836-052-0596(3) 4. Adult Foster Care per ORS 836-052-0596(4) 5. Residential Care per ORS 836-052-0596(5)	
	OAR 836-052-0546(7)	Activities of Daily Living and Cognitive Impairment shall both be considered when determining benefit eligibility and policy form complies with related disclosure requirements.	
	ORS 443.886 ORS 743.656(1)(c) OAR 411-057-0000	Oregon licenses care facilities with Alzheimer’s endorsements. Indicate where the policy provides benefits for services of this type.	

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)
Benefit Reimbursement (continued)	OAR 836-052-0586	Policy does not limit or exclude Home Health and Community Care benefits outlined in OAR 836-052-0586.	
	OAR 836-052-0756	Policies shall condition payment of benefits on a determination of the insured's ability to perform Activities of Daily Living, and on cognitive impairment. Eligibility for benefits shall not be more restrictive than requiring either a deficiency in the ability to perform not more than three of the Activities of Daily Living or the presence of cognitive impairment.	
	OAR 836-052-0756(2) (c) OAR 836-052-0516(7)	Cognitive impairment must be a result of clinically diagnosed organic dementia, including but not limited to Alzheimer's Disease or a related progressive degenerative dementia of an organic origin.	
Non-forfeiture	OAR 836-052-0746(2)	A long-term care policy, certificate or rider offered with non-forfeiture benefits must have coverage elements, eligibility, benefit triggers and benefit length that are the same as coverage to be issued without non-forfeiture benefits.	
Activities of daily living	OAR 836-052-0756	Activities of daily living includes at least bathing, continence, dressing, eating, toileting, and transferring.	
Minimum amount payable	ORS 742.005	Minimum daily benefit amount for Nursing Home, Assisted Living Facility, Adult Foster Care Facility is not less than \$50 daily.	
	OAR 836-052-0586(2)	Home care or community care coverage is a dollar amount equivalent to at least one-half of one year's coverage available for nursing home benefits	
Definitions	OAR 836-052-0766(1)(b)(A)	Contract contains definition of "Chronically ill" in accordance with section 7702B(c)(2) of the Internal Revenue Code of 1986, as amended. (Applies to tax-qualified contracts)	
	OAR 836-052-0516	Definitions in the policy are no more restrictive than those found in OAR 836-052-0516	
	ORS 743.652(7)	Contractual definition of "Long Term Care" includes requirement that benefit period may not be less than 24 months for each covered person.	
	OAR 836-052-0606	Use and definition of "Home" or similar wording complies.	
	ORS 743.655(3)	Pre-existing condition. If policy contains a pre-existing condition limitation, it is no more restrictive than ORS 743.655(3).	
Creditable coverage	OAR 836-052-0736	Policy provides creditable coverage for Pre-existing Conditions, Waiting periods and Probationary Periods in replacement policies and certificates.	

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)
Exclusions and limitations	OAR 836-052-0546(5)	Exclusions and Limitations are consistent with and listed under a label “Limitation or Conditions on Eligibility for Benefits”.	
	OAR 836-052-0526(2) ORS 743A.164	Permitted exclusions. Refer to the Administrative Rule for the complete list and description. The following information pertains specifically to item “b” on the list of permitted exclusions: Alcoholism and drug addiction ORS 743A.164 prohibits individual policies from excluding coverage for treatment of accident or sickness resulting from the use of alcohol or drugs as any other condition.	
Conversion	ORS 743.655(7)(b)(C) OAR 836-052-0526 (5)	Group contracts issued after September 1, 2005 provide continuation or conversion coverage.	
Entire contract	ORS 743.411	Policy contains an Entire Contract clause	
Time limit on certain defenses	ORS 743.414	Policy contains a Time Limit on Certain Defenses clause	
Grace period	ORS 743.655(2)(e) OAR 836-052-0536	The policy cannot be nonrenewed or terminated for nonpayment of premium, until 31 days overdue, and then only after notice of nonpayment has been given to the policyholder prior to the expiration of the 31 days.	
Inflation Protection	OAR 836-052-0616	Policy must include inflation protection offers.	
Unintentional lapse	OAR 836-052-0536	Policy contains an Unintentional Lapse Provision requiring a non-payment notice be sent not earlier than 30 days after the premium due date, to be effective not earlier than 30 days from the date of the notice.	
Reinstatement	ORS 743.420	If the renewal premium has not been paid within the grace period, a subsequent acceptance of premium by the insurer or by any duly authorized insurance producer shall reinstate the policy.	
	ORS 743.420 OAR 836-052-0536(2)	Allows the insured to request reinstatement within five months, with collection of past due premium.	
Notice of claim	ORS 743.423(1)	Policy contains required “NOTICE OF CLAIM” language.	
Notice of change	OAR 836-052-0556(5)	An insurer shall provide notice of upcoming premium rate increase to all policyholders at least 45 days prior to implementation.	

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)
Claim forms	ORS 743.426	Policy contains required "CLAIM FORMS" language.	
Proof of loss	ORS 743.429	Policy contains required "PROOFS OF LOSS" language.	
Time of payment of claims	ORS 743.432	Policy contains required "TIME OF PAYMENT OF CLAIMS" language.	
Payment of claims	ORS 743.435	Policy contains required "PAYMENT OF CLAIMS" language.	
Reasonable and customary	OAR 836-052-0546(3) ORS 742.005	Include definition of terms, used in the policy, such as "usual and customary", "reasonable and customary". Definitions should be included in the policy and explained in the Outline of Coverage.	
Physical examination and autopsy	ORS 743.438	Policy contains required "PHYSICAL EXAMINATION AND AUTOPSY" language.	
Legal actions	ORS 743.441	Policy contains required "LEGAL ACTIONS" language.	
Change of beneficiary	ORS 743.444	Policy contains required "CHANGE OF BENEFICIARY" language.	
Applicability	OAR 836-052-0716	Disclosure Statement at time of delivery of the policy or certificate.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	OAR 836-052-0626 OAR 836-052-0726 OAR 836-052-0526(5)	Requirements to identify if duplicate or replacement coverage. Requirements to determine suitability. (does not apply to life insurance that accelerates benefits for long term care) Requires guaranteed issue to members covered under a group policy when that group is replaced.	Yes <input type="checkbox"/> N/A <input type="checkbox"/>

Review Requirements	Reference	Description of review standards requirements	Location of Provision in Forms (Provide page and paragraph number or check the box)
RATES			
Rate Disclosures	OAR 836-052-0556(2)	<p>Rate disclosures must be filed with the rates submitted after March 1, 2006.</p> <p>At the time of the delivery the insurer shall provide:</p> <p>(a) A statement that the policy may be subject to rate increases in the future, unless the policy is noncancellable.</p> <p>(b) An explanation of potential future premium rate revisions and the policyholder or certificate holder's option in the event of a premium rate revision.</p> <p>(c) The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase.</p> <p>(d) A general explanation for applying premium rate or rate schedule adjustments.</p>	
	OAR 836-052-0656 OAR 836-052-0666 OAR 836-052-0526(9)	<p>Rate filings, both new and revised, comply with regulation.</p> <p>Three-year cumulative rate increase may be limited to 40%</p>	<p>Yes N/A</p> <p><input type="checkbox"/> <input type="checkbox"/></p>