



State of Nevada
Department of Business & Industry
Division of Insurance
NEVADA ISSUER CERTIFICATION FORM
 (relating to Qualified State Long-Term Care Insurance Partnership)

Under section 1917(b)(5)(B)(iii) of the Social Security Act (42 U.S.C. 1396p(b)(5)(B) (iii)), the State Insurance Commissioner of a State implementing a Qualified State long-term care insurance partnership (“Qualified Partnership”) may certify that long-term care insurance contracts (including certificates issued under a group insurance contract) covered under the Qualified Partnership meet certain consumer protection requirements, and long-term care insurance contracts so certified are deemed to satisfy such requirements. These consumer protection requirements are set forth in section 1917(b)(5)(A) of the Social Security Act (42 U.S.C. 1396p(b)(5)(A)) and principally include certain specified provisions of the Long-Term Care Insurance Model Regulation and Long-Term Care Insurance Model Act promulgated by the National Association of Insurance Commissioners (as adopted as of October 2000) (referred to herein as the “2000 Model Regulation” and “2000 Model Act” respectively).

In order to provide the Nevada State Insurance Commissioner with information necessary to provide a certification for long-term care insurance contracts, this Issuer Certification Form requests information and a certification from issuers of long-term care insurance contracts with respect to long-term care insurance contract forms that may be covered under the Qualified Partnership of Nevada.

An insurance company may request certification of long-term care insurance contracts from time to time and, accordingly, may supplement this issuer certification form, e.g., as it introduces new long-term care insurance contract forms for issuance.

I. GENERAL INFORMATION

A. Name, address and telephone number of issuer:

B. Name, address, telephone number, and email address (if available) of an employee of issuer who will be the contact person for information relating to this form:

C. Long-term care insurance contract form number(s) (or other identifying information, such as certificate series) for long-term care insurance contracts covered by this Issuer Certification Form:

Specimen copies of each of the above long-term care insurance contract forms, including any riders and endorsements, shall be provided upon request.

II. QUESTIONS REGARDING APPLICABLE PROVISIONS OF THE 2000 MODEL REGULATION AND 2000 MODEL ACT

Please answer each of the questions below with respect to the long-term care insurance contract forms identified in section I.C above. For purposes of answering the questions below, any provision of the 2000 Model Regulation or 2000 Model Act listed below shall be treated as including any other provision of the 2000 Model Regulation or 2000 Model Act necessary to implement the provision.

Are the following requirements of the 2000 Model Regulation met with respect to all policies (including certificates issued under a group insurance contract) intended to be covered under the Qualified Partnership that are issued on each of the long-term care insurance contract forms identified in section I.C above?

- Yes ___ No ___ N/A ___ A. Section 6A, relating to guaranteed renewal or non-cancellability, other than paragraph (5) thereof, and the requirements of section 6B of the 2000 Model Act relating to such section 6A (NAC 687B.085).
- Yes ___ No ___ N/A ___ B. Section 6B, relating to prohibitions on limitations and exclusions other than paragraph (7) thereof (NAC 687B.090).
- Yes ___ No ___ N/A ___ C. Section 6C, relating to extension of benefits (NAC 687B.095).
- Yes ___ No ___ N/A ___ D. Section 6D, relating to continuation or conversion of coverage (NAC 687B.095, NAC 687B.122).
- Yes ___ No ___ N/A ___ E. Section 6E, relating to discontinuance and replacement of policies (NAC 687B.127(1), NAC 687B.140).
- Yes ___ No ___ N/A ___ F. Section 7, relating to unintentional lapse (NAC 687B.066, R121-07§10).
- Yes ___ No ___ N/A ___ G. Section 8, relating to disclosure, other than sections 8F, 8G, 8H, and 8I thereof (NAC 687B.100, R121-07§§11-14).
- Yes ___ No ___ N/A ___ H. Section 9, relating to required disclosure of rating practices to consumer (R121-07§18).
- Yes ___ No ___ N/A ___ I. Section 11, relating to prohibitions against post-claims underwriting (NAC 687B.067, NAC 687B.068, NAC 687B.069).
- Yes ___ No ___ N/A ___ J. Section 12, relating to minimum standards) (NAC 687B.117).
- Yes ___ No ___ N/A ___ K. Section 14, relating to application forms and replacement coverage (NAC 687B.125, NAC 687B.130, NAC 687B.135).
- Yes ___ No ___ N/A ___ L. Section 15, relating to reporting requirements (R121-07§§20, 21).

- Yes ___ No ___ N/A ___ M. Section 22, relating to filing requirements for marketing (R121-07§23).
- Yes ___ No ___ N/A ___ N. Section 23, relating to standards for marketing, including inaccurate completion of medical histories, other than paragraphs (1), (6), and (9) of section 23C (NAC 687B.077, NAC 687B.078, NAC 687B.079, NAC 687B.114, NAC687B.115).
- Yes ___ No ___ N/A ___ O. Section 24, relating to suitability (R121-07§§24-27).
- Yes ___ No ___ N/A ___ P. Section 25, relating to prohibition against preexisting conditions and probationary periods in replacement policies or certificates (NAC 687B.127(1)).
- Yes ___ No ___ N/A ___ Q. The provisions of section 26 relating to contingent nonforfeiture benefits, if the policyholder declines the offer of a nonforfeiture provision described in section 7702B(g)(4) of the Internal Revenue Code of 1986 (26 U.S.C. 7702B(g)(4)) (R121-07§32).
- Yes ___ No ___ N/A ___ R. Section 29, relating to standard format outline of coverage (NAC 687B.075, R121-07§38).
- Yes ___ No ___ N/A ___ S. Section 30, relating to requirement to deliver shopper's guide (NAC 687B.113).

Are the following requirements of the 2000 Model Act met with respect to all long-term care insurance contracts (including certificates issued under a group long-term care insurance contract) intended to be covered under the Qualified Partnership that are issued on each of the long-term care insurance contract forms identified in section I.C above?

- Yes ___ No ___ N/A ___ A. Section 6C, relating to preexisting conditions (NAC 687B.111).
- Yes ___ No ___ N/A ___ B. Section 6D, relating to prior hospitalization (NAC 687B.116).
- Yes ___ No ___ N/A ___ C. The provisions of section 8 relating to contingent nonforfeiture benefits (R121-07 §31)
- Yes ___ No ___ N/A ___ D. Section 6F, relating to right to return (NAC 687B.060, NAC 687B.065).
- Yes ___ No ___ N/A ___ E. Section 6G, relating to outline of coverage (NAC 687B.075, R121-07§38).
- Yes ___ No ___ N/A ___ F. Section 6H, relating to requirements for certificates under group plans (NAC 687B.070).
- Yes ___ No ___ N/A ___ G. Section 6J, relating to policy summary (Section 4 of the 2009 regulation for long-term care insurance).
- Yes ___ No ___ N/A ___ H. Section 6K, relating to monthly reports on accelerated death benefits (R121-07 §8).
- Yes ___ No ___ N/A ___ I. Section 7, relating to incontestability period (Section 6 of the 2009 regulation for long-term care insurance).

In order for a long-term care insurance contract to be covered under the Qualified Partnership of the State, the answers to all questions above should be “yes” (or “N/A” where all requirements with respect to a provision above are not applicable). If answers differ between long-term care insurance contract forms (e.g., a requirement would be answered “Yes” for one form and “N/A” for another), you should use separate Issuer Certification Forms for such long-term care insurance contracts.

III. CERTIFICATION

I hereby certify that the answers, accompanying documents, and other information set forth herein are, to the best of my knowledge and belief, true, correct, and complete.

Signature

Title

Name of Insurance Company

Date

Reports are required by NAC 687B.004 to be submitted electronically via SERFF at <https://login.serff.com/index.html> (use TOI “Required Industry Reports”). Related inquiries may be made to NHoffman@doi.nv.gov, or mailed to:

**Department of Business and Industry
Division of Insurance – ATTN: Life and Health Section
1818 East College Parkway, Suite 103
Carson City, NV 89706**