The purpose of this document is to provide necessary background information to NAIC and state insurance regulators to aid in reviewing model laws for compliance with model law criteria.

1. **Parent Committee/Task Force/Working Group Responsible for Model Law:**
   
   Health Insurance and Managed Care (B) Committee

2. **Staff Support Contact Information:**
   
   Jolie H. Matthews, jmatthews@naic.org, Phone: 202-471-3982

3. **Short Summary of Model Law:**
   
   The purpose of this Act is to promote the public interest, to promote the availability of long-term care insurance policies, to protect applicants for long-term care insurance, as defined, from unfair or deceptive sales or enrollment practices, to establish standards for long-term care insurance, to facilitate public understanding and comparison of long-term care insurance policies, and to facilitate flexibility and innovation in the development of long-term care insurance coverage.

4. **Date Originally Adopted By NAIC:**
   
   1987

5. **Date Last Amended by NAIC:**
   
   3rd Quarter 2009

6. **Number of States that Have Adopted Current Model:**
   
   5 states

7. **Number of States that Have Adopted a Previous Version of Model:**
   
   A total of 48 states have taken other regulatory action related to this model. Among these 48 states, 10 states have adopted a previous version.

8. **Record of Last State Legislative/Regulatory Action for Model:**
   
   3 states took action in 2011.

9. **Record of Last State Legislative/Regulatory Action on Topic Covered by Model (Related Activity):**
   
   5 states took legislative action in 2013; 1 state took regulatory action in 2013.

10. **Relationship to IIPRC Standard, if any:**
    
    1. Ind. Long-Term Care Insurance Application Standards
    2. Standards for Forms Required to Be Used with an Ind. Long-Term Care Insurance Application
    3. Core Standards for Individual Long-Term Care Insurance Policies
    4. Ind. Long-Term Care Insurance Standards for the Outline of Coverage
11. Is this Model Law referenced or contained, in whole or in part, in any other NAIC guidance, manual or handbooks?

Yes, this model is referenced in Chapter 22—Conducting the Long-Term Care Examination of the Market Regulation Handbook.

12. Significance or Reason Why This Model Should Be Retained:

Although this model has not been adopted by a majority of the states, its companion model—Long-Term Care Insurance Model Regulation (#641)—has been adopted by a majority of the states. It remains relevant in the current regulatory environment and should be retained because its provisions provide important protections for consumers considering purchasing and those who have purchased a long-term care insurance product. It is also used as a base for the IIPRC’s long-term care insurance standards and is referenced in the Market Regulation Handbook.

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