

**191—39.19(514G) Requirement to deliver shopper's guide.**

**39.19(1)** A long-term care insurance shopper's guide in the format developed by the National Association of Insurance Commissioners, the Blue Cross and Blue Shield Association, the Health Insurance Association of America or the senior health insurance information program of the insurance division shall be provided to all prospective applicants of a long-term care insurance policy or certificate or life insurance policy or certificate that includes a long-term care rider.

*a.* In the case of agent solicitations, an agent must deliver the shopper's guide to the applicant at the time of application.

*b.* In the case of direct response solicitations, the shopper's guide must be presented to the applicant at the time the policy is delivered.

**39.19(2)** Insurers offering life insurance policies or riders containing accelerated long-term care benefits are not required to comply with 39.19(1), but shall furnish the policy summary required under rule 191—39.20(514G).