

**Senate File 38 - Introduced**

SENATE FILE 38

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**A BILL FOR**

1 An Act providing for standardized provisions and format and a  
2 consumer guide for long-term care insurance policies and  
3 including applicability provisions.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 514G.105, Code 2013, is amended by adding  
2 the following new subsections:

3 NEW SUBSECTION. 5A. *Standard provisions and format.*

4 a. The commissioner shall adopt rules establishing standard  
5 provisions for terms and benefits required to be included in a  
6 long-term care insurance policy advertised, marketed, offered,  
7 delivered, or issued for delivery in this state. The rules  
8 shall establish a standard format for such long-term care  
9 insurance policies to facilitate ease of comparison of the  
10 various policies by consumers.

11 b. The commissioner shall review each policy of long-term  
12 care insurance prior to the policy being advertised, marketed,  
13 offered, delivered, or issued for delivery in this state to  
14 ensure that the policy complies with the requirements of this  
15 subsection and rules adopted pursuant to this subsection.

16 NEW SUBSECTION. 7A. *Consumer guide.*

17 a. A consumer guide, as prescribed by the commissioner  
18 by rule, shall be delivered to a prospective applicant  
19 for long-term care insurance at the time of the initial  
20 solicitation for coverage.

21 (1) In the case of producer solicitations, a producer shall  
22 deliver the consumer guide to a prospective applicant prior to  
23 the presentation of an application or enrollment form.

24 (2) In the case of direct response solicitations, the  
25 consumer guide shall be presented in conjunction with any  
26 application or enrollment form.

27 (3) In the case of a policy issued to a group as described  
28 in section 514G.103, subsection 9, paragraph "a", a consumer  
29 guide is not required to be delivered to the applicant,  
30 provided that the information described in paragraph "b" of this  
31 subsection is contained in other enrollment materials provided.  
32 Upon request such other enrollment materials shall be made  
33 available to the commissioner.

34 b. The consumer guide shall include a description of the  
35 standard terms, benefits, and format required for a long-term

