40-4-37b Long-term care insurance; marketing practices; prohibitions; limitations.

A policy shall not be advertised, described, solicited, delivered or issued for delivery in this state as long-term care insurance if the policy, contract or rider limits or excludes coverage by type of illness, treatment, medical condition or accident, except for the following:

(a) Mental or nervous disorders without demonstrable organic disease. This provision shall not exclude coverage for loss which results from organic brain disease, including alzheimer's disease or senile dementia;

(b) alcoholism and drug addiction;

(c) illness, treatment, medical condition or accident arising from:

(1) Participation in a felony, riot or insurrection;

(2) suicide, attempted suicide, or intentionally self-inflicted injury, whether sane or insane;

(3) aviation; or

(4) war or act of war, whether declared or undeclared;

(d) benefits provided under medicare or governmental programs other than medicaid, any state or federal workers' compensation or employer's liability or occupational disease law;

(e) services performed by a member of the covered person's immediate family; and

(f) services for which no charge is normally made in the absence of insurance.