

53b

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT

State: Maryland

1917(b)1(C) (4) X If an individual covered under a long-term care insurance policy received benefits for which assets or resources were disregarded as provided for in Attachment 2.6-A, Supplement 8c (State Long-Term Care Insurance Partnership), the State does not seek adjustment or recovery from the individual's estate for the amount of assets or resources disregarded.

TN No. 09-02
Supersedes
TN No. New

MAR 31 2009
Approval Date _____ Effective Date January 1, 2009

SUPPLEMENT 8b TO ATTACHMENT 2.6-A
Page 1

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT
State: Maryland

RESERVED FOR FUTURE USE

TN No. 09-02
Supersedes
TN No. 04-20

Approval Date **MAR 31 2009** Effective Date: January 1, 2009

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT
State: Maryland

STATE LONG-TERM CARE INSURANCE PARTNERSHIP

1902(r)(2) The following more liberal methodology applies to individuals who are
1917(b)(1)(C) eligible for medical assistance under one of the following eligibility
groups:

All medically needy aged, blind, and disabled groups as described in
1902(a)(10)(C)(i)(III) and 1902(a)(10)(A)(ii)(V).

An individual who is a beneficiary under a long-term care insurance policy that
meets the requirements of a "qualified State long-term care insurance partnership"
policy (partnership policy) as set forth below, is given a resource disregard as
described in this amendment. The amount of the disregard is equal to the amount
of the insurance benefit payments made to or on behalf of the individual. The
term "long-term care insurance policy" includes a certificate issued under a group
insurance contract.

X The State Medicaid Agency (Agency) stipulates that the following requirements
will be satisfied in order for a long-term care policy to qualify for a disregard.
Where appropriate, the Agency relies on attestations by the State Insurance
Commissioner (Commissioner) charged with regulation and oversight of
insurance policies sold in the state, regarding information within the expertise of
the State's Insurance Department.

- The policy is a qualified long-term care insurance policy as defined in section
7702B(b) of the Internal Revenue Code of 1986.
- The policy meets the requirements 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) as those requirements are set forth in section 1917(b)(5)(A) of the
Social Security Act.
- The policy was issued no earlier than the effective date of this State plan
amendment.

TN No. 09-02
Supersedes
TN No. New

Approval Date MAR 31 2009 Effective Date January 1, 2009

SUPPLEMENT 8c TO ATTACHMENT 2.6-A
Page 2

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT
State: Maryland

STATE LONG-TERM CARE INSURANCE PARTNERSHIP

- The insured individual was a resident of a Partnership State when coverage first became effective under the policy. If the policy is later exchanged for a different long-term care policy, the individual was a resident of a Partnership State when coverage under the earliest policy became effective.
- The policy meets the inflation protection requirements set forth in section 1917(b)(1)(C)(iii)(IV) of the Social Security Act.
- The Commissioner requires the issuer of the policy to make regular reports to the Secretary that include notification regarding when benefits provided under the policy have been paid and the amount of such benefits paid, notification regarding when the policy otherwise terminates, and such other information as the Secretary determines may be appropriate to the administration of such partnerships.
- The State does not impose any requirement affecting the terms or benefits of a partnership policy that the state does not also impose on non-partnership policies.
- The State Insurance Department assures that any individual who sells a partnership policy receives training, and demonstrates evidence of an understanding of such policies and how they relate to other public and private coverage of long-term care.
- The Agency provides information and technical assistance to the Insurance Department regarding the training described above.

TN No. 09-02

Supersedes

TN No. New

MAR 31 2009

Approval Date _____

Effective Date January 1, 2009