

## CHAPTER 62S

# QUALIFIED LONG-TERM CARE INSURANCE POLICIES

62S.01 Definitions.

62S.05 Preexisting condition.

### 62S.01 DEFINITIONS.

*[For text of subds 1 to 13, see M.S.1998]*

Subd. 14. **Loss of functional capacity.** "Loss of functional capacity" means requiring the substantial assistance of another person to perform the prescribed activities of daily living.

*[For text of subds 15 to 27, see M.S.1998]*

**History:** 1999 c 177 s 59

### 62S.05 PREEXISTING CONDITION.

*[For text of subd 1, see M.S.1998]*

Subd. 2. **Prohibited exclusion.** A long-term care insurance policy or certificate, other than a policy or certificate issued to a group as defined in section 62S.01, subdivision 15, clause (1), may not exclude coverage for a loss or confinement that is the result of a preexisting condition more than six months following the effective date of coverage of an insured person.

*[For text of subd 3, see M.S.1998]*

**History:** 1999 c 177 s 60