

**Kentucky Department of Insurance
Long-term Care Riders Checklist**

Statute/Regulation	Description	Yes	No	N/A
806 KAR 14:005	Compliance with form filing procedures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-110	Representations in applications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-120	Filing and approval of forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-130	Grounds for disapproval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-140	Standard provisions, in general	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-150	Contents of policies in general	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-160	Additional policy contents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-180	Must contain entire contract; exception concerning additional benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-190	Execution of policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-250	Assignability; rights of insurer, assignee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-370	Jurisdiction of courts; limitation of action	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-430	Policy cover sheet; commissioner approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-435	English language requirement for forms, policy, and claim-related information; use and effect of translations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-440 806 KAR 14:121	Readability requirement; requires a 40 on the Flesch reading ease test	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-450 806 KAR 14:121	Policies to be legible; factors to be considered; type face style; minimum font size 10 points	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-600	Definition of long-term care insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 417.050	Prohibits use of arbitration in insurance contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-610	Group policy issued in another state	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-615	Required standards and disclosures; "pre-existing condition" defined; right to return policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-617	Services required to be included in coverage for assisted living benefits and for adult day care services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-622	Cancellation of long-term care insurance policy issued, delivered, or renewed on or after July 12, 2006; return of unearned premium; effect on prior claim	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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194A.700(3)	Assisted living community definition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 17:081	Minimum standards for long-term care insurance policies (all sections that apply to riders attached to life insurance policies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 4:010 Section 1 (21)	Fees of the Department of Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>