**Section 2012.20 Applicability and Scope**

a) Except as otherwise specifically provided, this Part applies to all long-term care insurance policies including qualified long-term care insurance contracts and life insurance policies that accelerate benefits for long-term care insurance delivered or issued for delivery in this State by any insurer on or after June 15, 1990. Certain provisions of this Part apply only to qualified long-term care insurance contracts as noted.

b) Additionally, this Part is intended to apply to policies having indemnity benefits that are triggered by activities of daily living and sold as disability income insurance, if:

1) The benefits of the disability income policy are dependent upon or vary in amount based on the receipt of long-term care services;

2) The disability income policy is advertised, marketed or offered as insurance for long-term care services; or

3) Benefits under the policy may commence after the policyholder has reached Social Security's normal retirement age unless benefits are designed to replace lost income or pay for specific expenses other than long-term care services.

(Source: Amended at 32 Ill. Reg. 7600, effective May 5, 2008)