



LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON  
COMMISSIONER

**BULLETIN 06-03  
(REVISED AND REISSUED)**

**TO: ALL INSURERS DELIVERING OR ISSUING LONG-TERM CARE POLICIES, CERTIFICATES, OR RIDERS**

**FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE**

**RE: ACTS 2004, NO. 780 OF THE REGULAR SESSION OF THE LOUISIANA LEGISLATURE AND REGULATION 46, LONG-TERM CARE INSURANCE**

**DATE: SEPTEMBER 21, 2020**

Bulletin 06-03, originally issued on September 5, 2006, is being amended to update the cited statutory provision. Acts 2008, No. 415, §1, effective January 1, 2009, redesignated the provisions of Title 22, formerly comprising La. R.S. 22:1 to 22:3311, into a new format and numbering scheme comprising La. R.S. 22:1 to 22:2371, without changing the substance of the provisions.

Insurers are reminded that Bulletin 06-03 provides guidance regarding the administration of the renewal provision in La. R.S. 22:1182 and Regulation 46, as amended, as the renewal provision relates to long-term care insurance policies.

The renewal provision primarily affects nonforfeiture benefits in long term care insurance policies. Specifically, if a premium rate increase occurs, insurers must offer policyholders a contingent nonforfeiture option and provide notification in accordance with the provisions outlined in Section 1955 of Regulation 46. A sample of the notification detailing options available to the policyholder need only be sent to the Louisiana Department of Insurance ("LDI") if the insurer is requesting a premium rate increase. This sample must be submitted to the LDI at the time of the request. Additionally, insurers are required to apply an incontestability period to any long-term care policy, certificate, or rider that was sold or issued on or after January 1, 2005.

As a result of the changes made to the long-term care insurance laws, the LDI urges insurers to review their existing policies or contracts of insurance and make necessary changes to ensure full compliance with applicable laws.

If there are any questions regarding this Bulletin, please contact the Deputy Commissioner for the Office of Health, Life, and Annuity, electronically at [public@ldi.la.gov](mailto:public@ldi.la.gov).

Baton Rouge, Louisiana, this 21<sup>st</sup> day of September, 2020.



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JAMES J. DONELON  
COMMISSIONER OF INSURANCE