

## **58062 Benefits and Provisions Allowable in Partnership Policies or Certificates**

Issuers are allowed to include the following optional benefits and provisions in Partnership Long-Term Care Policies and Certificates;

**(a)**

additional benefits over the minimum benefits required in Comprehensive Benefit Policies or Certificates by Section 58059(e), so long as these benefits are for Long-Term Care Services Countable Toward the Medi-Cal Property Exemption.

**(b)**

a provision to prorate home and community-based care benefits based on the percentage of the month a Policy or Certificate holder was eligible for benefits.

**(c)**

a provision in expense reimbursable Policies and Certificates that requires Policy or Certificate holders to pay co-payments, not to exceed twenty percent (20%), toward the cost of any home and community-based care benefits received in one day that exceed \$50.

**(d)**

the use of a Preferred Provider Organization (PPO) to deliver covered benefits and/or the use of a Point-of-Service reimbursement schedule that provides different reimbursement rates for Policy or Certificate holders who go out-of-plan to receive covered benefits, provided that the reimbursement rates at least meet

the minimum benefits specified in Section 58050.

**(e)**

a provision that institutional and home and community-based care benefits need not be paid on the same day.