

Long-Term Care Insurance

Long-Term Care Partnership Program Overview & Training Requirements Guide



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Underwritten by
Mutual of Omaha Insurance Company

Version September 2020
233102

LONG-TERM CARE PARTNERSHIP OVERVIEW & TRAINING REQUIREMENTS GUIDE

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*Partnership inflation protection percentages are also included.

LONG-TERM CARE PARTNERSHIP OVERVIEW

BACKGROUND

In 2006, President Bush signed the Deficit Reduction Act of 2005, which enables states to create LTCi partnership programs. These alliances between the states and private insurance companies encourage people who otherwise might rely on Medicaid for their LTC needs to purchase partnership-qualified policies. The goal is to help stabilize Medicaid by delaying people's use of the program.

Insurance companies voluntarily agree to participate in a state's partnership program by offering LTCi policies that meet specific requirements:

- The policy must be tax-qualified
- The policy must offer inflation protection based on specific age brackets at the time of purchase

The Long-Term Care Insurance Partnership Program began in the 1980s to encourage the purchase of private long-term care insurance. Sponsored by the Robert Wood Johnson Foundation, it provides an alternative to spending down or transferring assets by forming a partnership between Medicaid and private long-term care insurance.

Partnerships were developed basically to encourage people who might otherwise turn to Medicaid to finance their long-term care by purchasing insurance.

One of the main benefits of Long-Term Care Partnership plans is that they allow individuals who deplete their long-term care insurance benefits to retain a specified amount of assets and still qualify for Medicaid, provided they meet all other Medicaid eligibility requirements.

DEFICIT REDUCTION ACT

With the passage of the Deficit Reduction Act (DRA) in 2005:

- Congress allowed all states (based upon state approval) to adopt partnerships and
- Discontinued estate recovery of Partnership-protected assets.

HOW PARTNERSHIP PLANS WORK

Partnership plans work between state government and private insurance companies for the purpose of assisting individuals in planning for their long-term care needs.

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Insurance companies voluntarily agree to participate in the Partnership Program by offering long-term care insurance policies that meet certain state and federal requirements.

Participating states work with insurers to create insurance policies that are more affordable and provide better protection against impoverishment than those commonly offered. Once private insurance benefits are exhausted, special Medicaid eligibility rules are applied if additional coverage is necessary.

Consumers select coverage equivalent to the amount of assets they want to protect. Once the private policy is exhausted, individuals can continue their long-term care coverage under Medicaid if they meet Medicaid eligibility requirements (their assets, up to an amount equal to the policy benefits paid, will not be looked at by Medicaid).

Key Points to Keep in Mind:

- Partnership-qualified policies affect a person's assets only, not income.
- Partnership-qualified policies protect the amount of a person's assets equal only to the long-term care benefits that have been received. That is, if all of the insurance benefits have been exhausted, and the individual applies for Medicaid, he or she will still need to spend down any assets above this amount.

Dollar for Dollar Model

A "Qualified State Partnership" is an approved state plan amendment that offers dollar-for-dollar asset protection. Under the dollar-for-dollar model, for every dollar the long-term care Partnership policy pays in benefits, a dollar of assets is protected from the spend-down requirements for Medicaid eligibility.

Example: Someone who purchases a long-term care Partnership policy with a maximum benefit coverage equaling \$50,000 would have protection for \$50,000 worth of assets if ever in need of Medicaid coverage.

The examples on the following chart show the benefits a partnership policy can provide. In the first example, the policy insures for \$100,000.

In the second example – If the policyholder assets upon application for Medicaid are \$100,000, the required asset spend-down before the policyholder is eligible for Medicaid would be \$0.

<i>Amount Policy Insures for</i>	<i>Policyholder Assets Upon Application for Medicaid</i>	<i>Required Asset Spend-Down Before Policyholder is Eligible for Medicaid</i>
\$100,000	\$100,000	\$0
\$ 50,000	\$100,000	\$50,000
No Partnership Policy	\$100,000	\$100,000

Partnership-Qualified Policy Example

The following is an example of a Partnership-qualified LTC policy and how it works with Medicaid Asset Protection.

Age of Policyholder	With a Partnership-Qualified LTC Insurance Policy
Mary, Single Mother Age 56	<ul style="list-style-type: none"> ➤ Employed with current retirement assets of \$500,000 ➤ Seeking to preserve a portion of her estate for her son ➤ Mary purchases a Partnership-qualified LTC insurance policy
At Age 79	<ul style="list-style-type: none"> ➤ Current retirement assets now at \$600,000 ➤ Mary needs long-term care; satisfies the benefit eligibility requirements and goes on claim ➤ She pays for her care with her LTC insurance policy
At Age 84	<ul style="list-style-type: none"> ➤ Retirement assets at \$600,000 ➤ Home equity value less than \$500,000 ➤ Policy is exhausted after paying out \$450,000 in benefits – This amount, plus her state’s resource allowance, represents the increased amount of assets she will be able to protect when she seeks to qualify for Medicaid ➤ Mary still requires LTC services and applies for Medicaid Asset Protection ➤ She is required to pay her costs for LTC from her personal assets and income
At Age 85	<ul style="list-style-type: none"> ➤ Mary is only required to spend down her assets to \$460,000 (\$450,000 plus a \$10,000 resource allowance) ➤ She now qualifies for Medicaid, which starts covering her LTC costs ➤ Mary’s \$460,000 in assets are protected, but she is still required to contribute her personal income toward her total LTC costs
At Age 87	<ul style="list-style-type: none"> ➤ Mary passes away ➤ Retirement assets of \$460,000 are preserved for her son

APPLYING FOR MEDICAID

Policyowners do not need to exhaust their policy before applying for Medicaid. They can apply for Medicaid at any time.

Key Points:

- Medicaid coverage is not automatic (i.e., a person's income may exceed the Medicaid eligibility limits). Even if the individual does qualify, the majority of the person's income may need to be spent on long-term care.
- Medicaid asset and income eligibility limits may be more restrictive in the future, which would make it more difficult for individuals to qualify.
- If the Insured moves to another state, Medicaid asset protection may not be available there. The new state may not have a partnership program, or it might not have reciprocity with the old state. In addition, the benefits and eligibility of the new state's Medicaid program may be different from the old state's program.

As with all long-term care policies, consumer protections must be in place for partnership policies. The law also requires states to use the "dollar for dollar" model of asset protection.

DRA REQUIREMENTS

The Deficit Reduction Act of 2005 (DRA) states that a "Qualified Partnership Policy" must meet these conditions:

- The Insured person must be a resident of the Partnership state when the coverage first became effective
- The policy must meet the IRS definition of a "qualified long-term care insurance policy."
- The policy must meet specific rules of the National Association of Insurance Commissioners (NAIC) Model Regulations and Model Act.
- The policy issue effective date cannot be earlier than the effective date of the State Plan Amendment (SPA).

Inflation Protection Requirement

The DRA requires that long-term care partnership policies include inflation protection if sold to an individual under age 76. The requirement varies depending on the age of the Insured at the time of purchase.

The compound annual inflation protection is required for purchasers below age 61. However, states can determine the percentage rates (3%, 5%*, etc.) that qualify.

Here is a summary of the inflation protection requirement:

- Ages 61 to 76 years old: Some level of inflation protection is required
- Over 76 years old: Inflation protection is optional

*There is a requirement to offer 5% lifetime compound inflation protection which applies to all ages.

Key Point: If an individual purchases a Partnership policy and later decides to remove the Inflation Protection feature, the policy will no longer qualify as a Partnership policy.

NOTE: Partnership policies in the original four “grandfathered” states (CA, CT, IN and NY) must include 5 percent compound annual inflation protection. Under the DRA, new states offering Partnership policies have less stringent rules to follow.

PARTNERSHIP TRAINING REQUIREMENTS

Insurance companies are responsible for ensuring that their producers have the proper long-term care partnership training. They must:

- Maintain records verifying that producers who sell, solicit or negotiate long-term care insurance products have received the required training
- Make these records available to the state insurance department

SUITABILITY

All states require insurance companies and agents to make a reasonable effort to determine the suitability of a recommended sale or replacement.

For the most part, the same suitability requirements that apply to long-term care insurance policies also apply to partnership long-term care policies, with some additional considerations.

There are potential limitations regarding the suitability of partnership policies as they relate to Medicaid requirements. These situations depend on the client’s particular financial situation.

For example, it may not be advantageous for individuals with a very modest financial situation to purchase a partnership policy, particularly if their assets are not large enough for them to benefit significantly from Medicaid asset protection.

PRODUCER REQUIREMENTS FOR LICENSING, TRAINING & ISSUING THE APPLICATION

Licensing Requirements:

The agent must be licensed in the state where the client is physically located at the time of sale.

CA & KS Exceptions: If the applicant is a resident of CA, the agent must be licensed in CA, regardless of where the sale is made. If the applicant is a resident of KS, the agent must be licensed in KS regardless of where the sale is made. For example, if the application is signed in NE for a client who is a resident of KS, the agent must be licensed in both NE and KS.

Training Requirements:*

Long-Term Care Partnership training must be completed for the state in which the application is signed. Reciprocity rules will apply. NOTE: For CA and KS, training must be completed in both the resident state and state where the application is signed.

Issuing the Application – Application and Product Requirements:

The product and application must be for the state in which the client resides.

*Please refer to the Long-Term Care Partnership Training Requirements for state-specific training requirements.

POLICY EXCHANGES

After a state implements a partnership program, carriers may make an exchange offer to existing Insureds subject to and/or as required by state regulations or according to Company policy.

A long-term care policy is considered eligible for a full exchange or coverage increase when the current policy, issued after the State Plan Amendment effective date, does not meet national partnership qualified coverage levels. Additional coverage would need to be selected, such as inflation, obtain a new policy or exchange for a new plan or product in order to become partnership qualified.

Minimum requirements for exchanges and replacements include:

- The state must have an approved partnership program.
- The policyowner must be a resident of the state which has a partnership program.

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- The policyowner must have tax qualified coverage.
- The policy effective date must be as described by state regulation or company policy.

Policyholders that qualify for a full exchange or coverage increase will:

- Need to complete a cover sheet and new application, change their benefits and go through additional underwriting on the increased coverage.
- Receive a new coverage effective date to the policy to make it partnership qualified.
- See an increase in their current premium.
- Receive a new Schedule of Benefits page for their policy as well as a Partnership Disclosure Notice, which provides information about their policy's Long-Term Care Partnership status.

Policyholder mailings are handled on a state-by-state basis.

**LONG TERM CARE PARTNERSHIP STATE-SPECIFIC
TRAINING REQUIREMENTS AND
INFLATION PROTECTION PERCENTAGES***

ALABAMA

Training Requirement Effective Date: 3/1/2009

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Must be taken every 24 months each biennial renewal cycle thereafter. This requirement applies to both resident and non-resident producers.

Training Reciprocity: AL will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

ALASKA

(Partnership is not available)

Training Requirement Effective Date: 7/1/2011

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

*Where applicable

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Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Must be taken every 24 months. This requirement applies to both resident and non-resident producers.

Training Reciprocity: AK will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

ARIZONA

Training Requirement Effective Date: 7/1/2009

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an initial Arizona NAIC Partnership course that has been approved as Continuing Education in the state of AZ. CE does not have to be issued.

Non-resident Producers: AZ has adopted training reciprocity. Non-residents may take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed within 24 months of prior completion (initial or refresher training). This requirement applies to both resident and non-resident producers.

Training Reciprocity: Resident producers must take an approved AZ course. Non-resident producers may take any post-DRA state’s approved 4-hour refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

ARKANSAS

Training Requirement Effective Date: 7/1/2008

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after completion of the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: AR will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

CALIFORNIA

(Partnership is grandfathered)

CA is one of the original Partnership states that has not adopted the NAIC/DRA guidelines.

Initial and Refresher Training Requirements:

CA requires either 8 hours of CA 2004 LTC training or 8 hours of CA LTC8 training prior to soliciting LTCI.

NOTE: LTC8 courses are CA approved LTC Partnership courses located on the CA website that generally do not contain the LTC8 prefix.

Training Reciprocity: The CA LTC training will not satisfy another state’s training requirements, with the exception of CO and WA, for both initial and refresher training.

COLORADO

Training Requirement Effective Date: 1/1/2009

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Resident Producers: Minimum course length: 16 hours. 8 hours must be in a classroom setting, specific to long-term care partnerships. The other 8 hours may be self-study, internet-based or classroom training, covering general long-term care insurance.

Non-resident Producers: May take any post-DRA state’s approved 8-hour NAIC Partnership course. CO will accept another state’s course only if the state has implemented a partnership program.

Refresher Training Requirement

Resident Producers: Minimum course length: 5 hours refresher classroom (or webinar) training is required.

Frequency: Course must be completed during the compliance period following the compliance period in which the initial long-term training was completed. Example: The producer completed the 16 hours of initial training on 6/1/11, and his/her producer license compliance period ended on 9/30/11. The producer will need to complete the 5-hour refresher training by the end of the 9/30/13 compliance period.

Training Reciprocity: CO will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course only if the state has implemented a Partnership program.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

CONNECTICUT

(Partnership is grandfathered)

CT is one of the original Partnership states that has not adopted the NAIC/DRA guidelines.

Training is required to sell CT Partnership policies. A prerequisite course is available via LTCiTraining. A 4-hour live course is also required prior to selling Partnership policies in CT. Details can be found on CT’s website.

DELAWARE

DE has not yet passed the NAIC LTC producer training requirements. All producers must complete a LTC course of at least 3 hours prior to soliciting LTCL.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%

FLORIDA

Training Requirement Effective Date: 12/31/07

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a FL 8-hour NAIC Partnership course that has been approved as continuing education. CE does not need to be issued.

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after completion of the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: FL will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 18-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

GEORGIA

Training Requirement Effective Date: 1/1/09

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: May take any state’s approved NAIC Partnership course of at least 6 hours. However, in addition, producers must take a 2-hour GA-specific Medicaid course to meet the 8-hour requirement.

Non-resident Producers: May take any state’s approved NAIC Partnership course of at least 6 hours. However, in addition, producers must take a 2-hour GA-specific Medicaid course to meet the 8-hour requirement.

Refresher Training Requirement

Minimum course length: 4 hours

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Frequency: Course must be completed every 24 months each biennial renewal cycle thereafter measured from the date of completion of the agent’s initial 8-hour long-term care training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: GA will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

HAWAII

(Partnership is not available)

The NAIC LTCI producer training requirement passed. However, producer training will not be required until a Partnership is implemented, and Hawaii has yet to file a State Plan Amendment.

IDAHO

Training Requirement Effective Date: 11/1/07

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after completion of the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: ID will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75

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1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%
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ILLINOIS

Training Requirement Effective Date: 7/1/2008

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an Illinois NAIC Partnership course that has been approved as continuing education. CE does not need to be issued.

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: The course must be taken every 2 years based on the agent’s renewal date. Producers may take a 4-hour refresher course to re-instate their status – but only if taken within 12 months of the lapse date.

NOTE: Producers whose status lapses more than 12 months must repeat the initial 8 hour course, despite its description as a “one-time” course in the regulation.

Training Reciprocity: IL will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 18-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	1% - 5%

INDIANA

(Partnership is grandfathered)

IN is one of the original Partnership states that has not adopted the NAIC/DRA guidelines.

8 hours of LTC training is required prior to soliciting LTC.

Refresher Training Requirement

IN will accept Partnership training to satisfy the refresher course requirements.

Producers may complete separate courses within their two-year renewal period to meet the combined total of the 5-hour required training (i.e., 3-hour course the first year and 3-hour course the second year). The second 3-hour course must be received before this requirement can be documented in the system.

IOWA

Training Requirement Effective Date: 10/19/2009

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an IA 8-hour NAIC Partnership course that has been approved as continuing education. CE does not need to be issued. Training must be taken in either a classroom setting or via a self-study course for which the state has issued a waiver.

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 36 month CE term.

Training Reciprocity: IA will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%

KANSAS

Training Requirement Effective Date: 7/1/2010

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 4 hours

Resident & Non-resident Producers: May take a KS approved course or any state’s approved NAIC Partnership course

Refresher Training Requirement

Minimum course length: 1 hour

Frequency: Course must be completed for each biennium after obtaining the initial training.

Training Reciprocity: KS will honor any post-DRA state’s approved NAIC Partnership refresher course.

IMPORTANT NOTE: The NAIC standard course length for initial training is 8 hours and 4 hours for refresher training. Producers who complete KS courses of shorter lengths may not be qualified to solicit LTCI in other states.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

KENTUCKY

(Partnership is not available)

Training Requirement Effective Date: 2/27/2009

All resident and non-resident producers must complete a KY NAIC Partnership course prior to soliciting LTCI Partnership business. The course is required to be taken for Continuing Education.

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed during each CE biennium following the period in which the initial training was completed. The cycle is based on birth month and even or odd-numbered year. This requirement applies to both resident and non-resident producers.

Training Reciprocity: KY will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

LOUISIANA

Training Requirement Effective Date: 7/6/2010

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 2 years (every renewal period) after the completion of the initial training. This requirement applies to both resident and non-resident producers.

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Training Reciprocity: LA will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

MAINE

Training Requirement Effective Date:

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after the completion of the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: ME will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

MARYLAND

Training Requirement Effective Date: 9/20/2007

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after the completion of the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: MD will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

MASSACHUSETTS

(Partnership is not available)

Training Requirement Effective Date: 7/1/2014

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course. If agent completes the training in another NAIC state, he or she must also complete a 2-hour MassHealth Supplement course.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after the completion of the initial training. This requirement applies to both resident and non-resident producers. If the 4-hour course is taken in another state, resident and non-resident agents must also take the 2-hour supplemental MA course.

Training Reciprocity: MA will honor any state’s NAIC-approved 4-hour LTC Partnership refresher course.

MICHIGAN

Training Requirement Effective Date: 10/19/2006

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after the completion of the initial training. This requirement applies to both resident and non-resident producers.

Mutual of Omaha

Training Reciprocity: MI will honor any state’s approved 4-hour LTC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 18-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

MINNESOTA

Training Requirement Effective Date: 1/1/2008

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a MN-approved NAIC Partnership course of at least 8 hours

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course, but must also complete a 2-hour MN course that includes details on MN Medicaid Assistance.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months after the completion of the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: MN will honor any post-DRA state’s approved 4-hour LTC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

MISSISSIPPI

(Partnership is not available)

MS Partnership and NAIC training rules are in progress, but have not yet been issued. The State Plan Amendment has been filed.

MISSOURI

Training Requirement Effective Date: 7/31/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum Course Length: 8 hours

Resident Producers: Must take an approved initial MO NAIC Partnership course.

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month license renewal period after the period in which the initial training was completed. The renewal period is different for all agents as it is based on the date the agent was originally licensed. This requirement applies to both resident and non-resident producers.

Training Reciprocity: Resident agents must take a MO refresher course. MO will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	1% - 5%	3% - 5%	1% - 5%	1% - 5%	1% - 5%

MONTANA

Training Requirement Effective Date: 7/1/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months during the biennial renewal cycle. This requirement applies to both resident and non-resident producers.

Mutual of Omaha

Training Reciprocity: MT will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

NEBRASKA

Training Requirement Effective Date: 8/1/08

Producers must complete training prior to soliciting LTCl.

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: NE will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

NEVADA

Training Requirement Effective Date: 10/1/11

Producers must complete training prior to soliciting LTCl

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: NV will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

NEW HAMPSHIRE

Training Requirement Effective Date: 3/15/10

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: NH will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

NEW JERSEY

Training Requirement Effective Date: 7/1/09

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state's approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: NJ will honor any post-DRA state's approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up	
Ages 30-60	Ages 61-75
3% - 5%	3% - 5%

NEW MEXICO

Training Requirement Effective Date: 2/1/18

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state's approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: NM will honor any post-DRA state's approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

NEW YORK

(Partnership is grandfathered)

NY is one of the original Partnership states that has not adopted the NAIC/DRA guidelines.

NY-specific training is required to sell NY Partnership plans. Training details may be found on NY’s website.

NORTH CAROLINA

Training Requirement Effective Date: 3/15/10

Producers must complete training prior to soliciting LTCL.

Agents receiving an accident and health license after March 7, 2011 must complete the Medicare Supplement/Long Term Care license to solicit LTCL; in addition to the 8-hour Partnership course.

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: NC will honor any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every biennial compliance period thereafter. The CE compliance date is based on the licensee’s birth month and either an odd or even year of birth. That is, CE must be completed in an even-numbered compliance year for agents with an even year of birth, and in an odd-numbered compliance year for those with an odd year of birth. This requirement applies to both resident and non-resident producers.

Training Reciprocity: Producer may take any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Mutual of Omaha

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	1% - 5%	3% - 5%	1% - 5%	1% - 5%	1% - 5%

NORTH DAKOTA

Training Requirement Effective Date: 7/1/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a ND-approved 8-hour NAIC Partnership course

Non-resident Producers: ND will honor any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period after July 1, 2008. To be considered compliant, no more than 24 months may pass without an agent completing the refresher training. This means that the 24 months is measured from the date of completion of the 8-hour or 4-hour course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: ND will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

OHIO

Training Requirement Effective Date: 9/1/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an OH-approved NAIC Partnership course

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month continuing education compliance period after completing the initial training. The CE compliance period commences on the first day of January, but the producer must know his or her CE compliance period. This requirement applies to both resident and non-resident producers.

Training Reciprocity: Resident agents must take an OH course. Non-resident producers may take any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up	
Ages 30-60	Ages 61-75
3% - 5%	3% - 5%

OKLAHOMA

Training Requirement Effective Date: 9/1/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month license renewal period following the renewal period in which the initial training was completed. The 24-month renewal period begins the first day of the month following the month in which the license was granted. This requirement applies to both resident and non-resident producers.

Training Reciprocity: OK will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up	
Ages 30-60	Ages 61-75
3% - 5%	3% - 5%

OREGON

Training Requirement Effective Date: 1/31/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

NOTE: Oregon producers are required to file their own CE credits with the state.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following the initial training. This requirement applies to both resident and non-resident producers.

Training Reciprocity: OR will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%

PENNSYLVANIA

Training Requirement Effective Date: 4/1/11

Existing producers licensed prior to 4/1/2011 must complete training by 4/1/2012

New producers licensed on or after 4/1/2011 must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a PA-approved NAIC Partnership course

Non-resident Producers: May take any state’s approved NAIC Partnership course of at least 8 hours.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed each licensing cycle after completion of the initial 8 hours (licensing cycles in PA are 24 months). Example: If a producer took an 8-hour course in August of 2008, the refresher course would be due in the licensing cycle following the licensing cycle for August 2008. This requirement applies to both resident and non-resident producers.

Training Reciprocity: Resident producers must take an approved PA refresher course. Non-resident producers may take any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up	
Ages 18-60	Ages 61-75
1% - 5%	1% - 5%

PUERTO RICO

Training Requirement Effective Date: 10/12/2011

Existing producers licensed prior to 2/25/2012 must complete training by 2/25/2013.

New producers licensed on or after 2/25/2012 must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: PR will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

RHODE ISLAND

Training Requirement Effective Date: 1/1/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved 8-hour NAIC

Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: RI will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	1% - 5%	3% - 5%	1% - 5%	1% - 5%	1% - 5%

SOUTH CAROLINA

Training Requirement Effective Date: 7/1/09

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must complete SC-specific initial training. Training must include basic information about South Carolina Healthy Connections Medicaid eligibility as it relates to the Long-Term Care Partnership Program.

Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24-month period following completion of the initial course. This requirement applies to both resident and non-resident producers.

Training Reciprocity: SC will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%

SOUTH DAKOTA

Training Requirement Effective Date: 7/1/08

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an approved Partnership course, of at least 8 hours, that includes South Dakota state Medicaid information.

Non-resident Producers: May take an NAIC Partnership course, of at least 8 hours, that includes South Dakota state Medicaid information, or an approved NAIC Partnership course with another state. However, if another state’s course is taken, producers must also complete a supplemental course containing SD Medicaid details.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed by July 1 of every second year following July 1, 2008 (even numbered years following 2008). Example: A new agent takes the initial training on 3/1/12. He or she must complete the refresher training by 7/1/12. This requirement applies to both resident and non-resident producers.

Training Reciprocity: Producers must take SD-specific refresher training.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 18-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

TENNESSEE

Training Requirement Effective Date: 7/1/09

Producers must complete training before soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an approved Tennessee initial NAIC Partnership course.

Non-resident Producers: TN will honor any state’s approved 8-hour NAIC Partnership course.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months starting with the first renewal period following completion of the initial course. This requirement applies to both resident and non-resident producers. The license renewal period is based on the end of the month of the producer’s birthday. However, producers who are exempt from general continuing education requirements (those who have been licensed continuously since 1994), are also exempt from the 4-hour ongoing training requirement.

Training Reciprocity: Producers may take any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

TEXAS

Training Requirement Effective Date: 1/1/09

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take an approved Texas initial NAIC Partnership course.

Non-resident Producers: TX will accept another state’s approved NAIC Partnership course; however, only if the state has implemented a Partnership program.

Refresher Training Requirement

Minimum course length: 4 hours

Resident producers must take a TX course.

Frequency: Course must be completed in each CE reporting period in which the initial course was taken, and these four CE credits are mandatory as part of the insurance licensing requirement for Texas. The CE reporting period is different for each producer, as it is based on the date the producer was originally licensed.

Mutual of Omaha

Training Reciprocity: Non-resident producers may take any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

UTAH

(Partnership is not available)

Training Requirement Effective Date: 5/10/11

Resident producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 3 hours

Resident Producers: Utah allows resident producers to take a UT 3-hour NAIC Partnership course, or an 8-hour NAIC Partnership course from UT or another state. However, it cannot be expected that a 3-hour course completed in Utah will meet another state’s training requirement.

Non-resident Producers: There is no LTC training requirement in effect at this time.

Refresher Training Requirement

Minimum course length: 3 hours

Frequency: The refresher course must be taken during each subsequent two-year licensing period in which the initial course was taken.

VERMONT

(Partnership is not available)

Training Requirement Effective Date: 4/1/2010

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a VT-approved NAIC Partnership course.

Non-resident Producers: May take any state’s approved NAIC Partnership course; however, they must also take 2 hours of VT state-specific Medicaid information (i.e., a state supplement).

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months ending March 31st of odd-numbered calendar years, no matter when the initial training was completed. Example: A new agent takes initial training on 5/1/12; he or she must complete the refresher training by 3/31/13.

Training Reciprocity: VT will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

VIRGINIA

Training Requirement Effective Date: 9/1/07

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident and Non-resident Producers: May take any state’s approved NAIC Partnership course; however, they must also take 2 hours of VA Partnership training (i.e., a state supplement).

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months following completion of the initial training. If a resident producer does not complete ongoing training of 4 hours every 24 months from the completion date of the initial training, the producer must retake an initial training course of no less than 8 hours.

Training Reciprocity: Resident producers must take a 4-hour VA refresher course. Non-resident producers may take any post-DRA state’s approved NAIC Partnership refresher course, however, it must include 2 hours of VA-specific information.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up	Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

WASHINGTON

Training Requirement Effective Date: 1/1/2009

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident and Non-resident Producers: May take any state’s approved 8-hour NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months following completion of the initial training.

Training Reciprocity: WA will honor any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%

WASHINGTON, D.C.

DC has not yet passed mandatory LTC producer training requirements. The effective date is well in the future.

WEST VIRGINIA

Training Requirement Effective Date: 7/10/2009

Producers must complete training prior to soliciting LTCl

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a WV-approved 8-hour NAIC Partnership course.

Non-Resident Producers: May take any state’s approved 8-hour NAIC Partnership course.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed in each mandatory continuing education (CE) biennium subsequent to that in which the one-time training was completed. Example: For the CE reporting period that began 7/1/08 and ended 6/30/10, an agent who took the 8-hour course in March 2010 would have until 6/30/12 to complete the refresher training.

Training Reciprocity: Resident producers must take a WV course. Non-resident producers may take any post-DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

WISCONSIN

Training Requirement Effective Date: 1/1/09

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident Producers: Must take a WI-approved initial NAIC Partnership course.

Non-Resident Producers: May take a WI-approved initial NAIC Partnership course or any state’s approved initial NAIC Partnership course. However, two-hour WI-specific training must be included.

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Must be completed by the producer’s first complete license renewal cycle which is biennial and based on the last day of the agent’s birth month. Example: The agent took the initial course in December 2010. His license renewal date is 9/30/11. The agent has until 9/30/2013 to take the 4-hour refresher.

Training Reciprocity: Resident producers must take a WI course. Non-resident producers must complete one credit hour (50 minutes) of WI-specific Medicaid material using the training material developed and made available by the Wisconsin Department of Health Services.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%	3% - 5%

WYOMING

Training Requirement Effective Date: 7/1/10

Producers must complete training prior to soliciting LTCI

Initial Training Requirement

Minimum course length: 8 hours

Resident & Non-resident Producers: May take any state’s approved initial NAIC Partnership course

Refresher Training Requirement

Minimum course length: 4 hours

Frequency: Course must be completed every 24 months following completion of the initial training.

Training Reciprocity: WY will honor any post DRA state’s approved 4-hour NAIC Partnership refresher course.

Partnership Inflation

Compound Lifetime & Compound Lifetime Buy-up		Compound 20 Yr. & Compound 20 Yr. Buy-up		Compound 15 Yr. Buy-up	Compound 10 Yr. Buy-up
Ages 30-60	Ages 61-75	Ages 56-60	Ages 61-75	Ages 61-75	Ages 66-75
1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

NOTE: All LTC training requirements listed above are subject to change. This document will be updated accordingly.

SUPPORT

Questions regarding LTCiTraining courses

LTCiTraining Support

Call 1-866-400-5224

OR

Send an email to: info@lctitraining.com

Other LTC training requirements questions

Mutual of Omaha Producer Services:

1-800-867-6873

LTC product-related questions

Mutual of Omaha Sales Support:

Send an email to:

sales.support@mutualofomaha.com