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EssentialLTC Partnership policy available in four additional states

We are pleased to announce that effective April 17, 2020, EssentialLTC will now be available as a Partnership policy in the following four additional states:

- Maryland
- New Mexico
- Pennsylvania
- Virginia

Applications submitted in these states dated April 17, 2020 and after require the below new or additional application forms. The new and revised application forms for each state are available on the [Agent Resource Center](#) as of Friday, April 17, 2020.

Maryland

Form Name	New Form #	Replaces	Action
Application for Individual Long Term Care Insurance	ICC18-NLTC100A MDPA	ICC18-NLTC100A	Submitted with application
Long Term Care Insurance Outline of Coverage	ICC18-NLTC100OC MD	ICC18-NLTC100OC	Left with applicant

New Mexico

Form Name	New Form #	Replaces	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	New form	Submitted with application

Pennsylvania

Form Name	New Form #	Replaces	Action
Application for Individual Long Term Care Insurance	ICC18-NLTC100A MDPA	ICC18-NLTC100A	Submitted with application
Long Term Care Insurance Outline of Coverage	ICC18-NLTC100OC PA	ICC18-NLTC100OC	Left with applicant

Virginia

Form Name	New Form #	Replaces	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	New form	Submitted with application
Partnership Program Notice	NLTCN-PRT-VA	New form	Left with applicant

Determination of Partnership Eligibility

EssentialLTC policies issued in one of these four states will automatically be issued as a Partnership policy if the applicant(s) is/are a resident of the Partnership state being applied for, and the following inflation protection requirements are met:

- Issue ages 75 or younger, an inflation protection option must be selected.
- Issue ages 76 to 79, no inflation protection required (will be issued as a Partnership policy)

Note: Under a joint application, the inflation protection requirement for a Partnership-Qualified policy will be based upon the younger applicant's issue age.

Partnership Information for Existing (Active) Policies Issued in These States

We are in the process of reviewing state guidelines for Partnership exchanges, with additional information to be provided once the timeline for the exchanges are identified. We do not expect to perform exchanges in Maryland, which does not permit exchanges. For the remaining states, in general any active policies in these states with application dates prior to April 17, 2020 that meet the inflation protection requirements above will be considered for an exchange if the policy issue state matches the applicant's residence state.