LONG-TERM CARE INSURANCE

PARTNERSHIP PROGRAM

Overview & Training Requirements Guide

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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.

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.

Amount Policy Insures for	Policyholder Assets Upon Application for Medicaid	Required Asset Spend-Down Before Policyholder is Eligible for Medicaid
$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	➢ 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	➢ 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	➢ 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	➢ 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	➢ 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.
- 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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Alabama, producers must complete an initial Alabama 8HR NAIC LTC course OR they may take an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Alabama non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training Requirement

All producers must complete 4HRs LTC training every 24-months.

Reciprocity Accepted: Alabama **is a** post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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)

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Alaska producers must complete an initial Alaska 8HR NAIC LTC course OR they may take an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Alaska non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Refresher Training Requirement
All producers must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Alaska is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

ARIZONA
Initial Training Requirement
Arizona requires that resident producers take an Arizona 8HR NAIC LTC course that has been approved as Continuing Education in the state of Arizona. *Resident producers may not take training from another state to satisfy this requirement.*

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Arizona non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Refresher Training Requirement
- Resident producers must complete 4HRs of Arizona-approved long-term care training after the two-year period within which the individual completed the initial long-term care training, and must complete on-going long-term care training every two years thereafter
- Non-Resident producers may take an Arizona 4HR course OR they may take an 4HR NAIC LTC course from another state, and must complete on-going long-term care training every two years thereafter

Reciprocity Accepted: Arizona is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (non-residents only).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Arkansas producers must complete an Arkansas 8HR NAIC LTC course OR they may take an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Arkansas non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Refresher Training Requirement

All producers must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Arkansas **is a** post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Original partnership state. Mutual is not marketing partnership-qualified products in this state.

Initial Training Requirement

Before selling, soliciting, or negotiating LTC products in California, producers must complete a California specific 8HR NAIC LTC training course.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC products in California non-resident producers must complete a California specific 8HR NAIC LTC training course.

Refresher Training Requirement

After completing the initial 8-hour training requirement **all**:

- Producers licensed 4 years or less must complete 8 hours of state-approved LTC training annually for the first 4 years of licensure.
- Producer licensed more than 4 years must complete 8 hours of state-approved LTC training in every 2-yearl license term.

Reciprocity Accepted: California LTC training will not satisfy another state's training requirements.

COLORADO

Initial Training Requirement

Resident producers may not sell, soliciting or negotiate long-term care insurance before completing a one-time training course of no less than 16 HRs initially. The (16HRs) shall be 8HRs on general long-term care insurance can be self-study, internet based or classroom training and 8HRs of specific long-term care partnership training (classroom only). *Resident producers may not take an 8HR NAIC Partnership course from another state.*

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Colorado non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state. Non-resident producers are not required to complete the initial one-time 8HR Partnership Classroom training.

Refresher Training Requirement

- Resident producers must complete a 5HR LTC refresher classroom (or webinar) training every 24 months.
- Non-resident must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Colorado is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Non-Res)

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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

Original partnership state; not marketing partnership-qualified products in this state.

Initial Training Requirement

Producers cannot sell, discuss, or market a CT Partnership plan until he or she is Partnership Certified! Producer must have a valid Connecticut Accident and Health license; and complete an 8HR online Prerequisite course with a score of 70% or better; and complete a 4HR Partnership Certification Training Program which is a classroom course conducted by Connecticut Partnership staff. Only producers who have passed the exam for the Prerequisite Online Course and have a valid Certificate Number from the Online Course will be eligible to register for the Partnership classroom training.

Non-Resident Training Requirement
Must hold a valid CT non-resident license and meet the same qualifications as a CT resident producer listed above.

Refresher Training Requirement
Refresher Training not required.

Reciprocity Accepted: Connecticut LTC training will not satisfy another state's training requirements.

DELAWARE
Initial Training Requirement
If the resident producer holds a health license and solicits long term care policies - as part of his/her biennial continuing education requirement, the producer must complete at least 3HRs of training in Delaware long term care insurance. *Resident producers may not take training from another state to satisfy this requirement.*

Refresher Training Requirement
- Resident producers must complete 3HRs of training in Delaware long term care insurance must be repeated each biennium license period.
- Non-Resident producers are not required to complete refresher training

Reciprocity Accepted: Delaware LTC training will not satisfy another state's training requirements.

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%

DISTRICT OF COLUMBIA *(Partnership is not available)*

FLORIDA
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Florida producers must complete an initial Florida 8HR NAIC LTC course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Florida non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Refresher Training Requirement
All producers must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Florida is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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
Initial Training Requirement
A producer may not sell, solicit, or negotiate long-term care insurance before completing a one-time Initial Georgia 8HR NAIC Partnership course, which includes 2HRs Georgia Medicaid specific information. Resident Producers who have taken another post-DRA state's qualified long-term care partnership course must complete an approved 2HR Georgia specific Medicaid course in order to meet the 8H training requirement.

Non-Resident Training Requirement
Non-resident Producers that have taken another post-DRA state's 8HR LTC NAIC course must complete an approved 2HR Georgia specific Medicaid course in order to meet the 8HR training requirement.

Refresher Training
All producers are must complete 4HRs of refresher training every 24 months during each biennial licensing period measured from the date completion of the Initial 8HR training.

Reciprocity Accepted: Georgia is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res). If training is taken in another state producer must take an additional 2HR Georgia Medicaid supplemental training to fulfill Georgia's *initial* requirements.

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)

IDAHO
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Idaho producers must complete an initial Idaho 8HR NAIC LTC course OR they may take an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Idaho non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Refresher Training Requirement
All producers must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Idaho is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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%

ILLINOIS
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Illinois producers must complete an initial Illinois 8HR NAIC LTC course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Illinois non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Refresher Training Requirement
All producers are must complete ongoing training of no less than four 4HR and must be completed before each subsequent renewal. Illinois resident producers who fail to complete refresher training within 12 months of the end of the renewal period must repeat initial 8HR training before selling or soliciting LTC insurance.

Reciprocity Accepted: Illinois is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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%	3% - 5%

INDIANA
Original partnership state; not marketing partnership-qualified products in this state.
Initial Training Requirement
Before marketing, selling, or soliciting any LTC products, all producers must initially complete: 8HR basic long term care course. The course may be self-study or online. Producers wanting to market policies in the Indiana Long Term Care Partnership Program (ILTCP) must comply with the above **and** complete a 7HR Partnership LTC course. This course is a one-time course, in-classroom only.

Non-Resident Training Requirement
Indiana waives the basic 8HR and 5HR renewal requirements for producers holding an IN non-resident license if Indiana has licensing reciprocity with that state. However, to sell IN partnership policies they must take the 7HR Partnership training which is available by classroom training only.

Refresher Training Requirement
Producers satisfying the initial 8HR requirement must complete a minimum of 5HRs (one 5HR course or combination of 5Hrs) of long term care training every two years. (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.

Reciprocity Accepted: Indiana LTC training will not satisfy another state's training requirements.

IOWA

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Iowa producers must complete an Iowa specific 8HR NAIC long term care course which has been approved as CE. Resident producers may not take training from another state to satisfy the initial training requirement.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Iowa non-resident producers must complete an Iowa 8HR NAIC LTC course OR an 8HR NAIC LTC course from another state.

Refresher Training

All producers are required to complete a 4HR NAIC LTC training CE course every 36 month CE term thereafter.

Reciprocity Accepted: Iowa is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Non-Res only).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Kansas producers must complete an initial 4HR LTC course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Kansas non-resident producers must complete an initial 4HR LTC course OR an 8HR NAIC LTC course from another state.

Refresher Training

All producers must complete a 1HR training each biennium after obtaining the initial training.

Reciprocity Accepted: Kansas is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course, however, Kansas 4HR LTC training will not satisfy another state's initial training requirements (excluding DE).

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)

Initial Training Requirement

Before selling, soliciting, or negotiating LTC Partnership products in Kentucky producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC Partnership products in Kentucky non-resident producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers must complete ongoing training of at least 4HRs in length during each CE biennium following the period in which initial training was completed.

Reciprocity Accepted: Kentucky is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

LOUISIANA

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Louisiana producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Louisiana non-resident producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers must complete 4HRs of ongoing training each biennial Licensing renewal cycle following the completion of their initial training.

Reciprocity Accepted: Louisiana is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Maine producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Maine non-resident producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Maine is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Non-Res only).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Maryland producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Maryland non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers must complete 4HRs of approved LTC training every 24-months.

Reciprocity Accepted: Maryland is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Non-Res only).

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)
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Massachusetts producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.** If the training is from another state, the producer must take an additional 2HRs of supplemental training which includes Massachusetts state MassHealth information.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Massachusetts non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.** If the training is from another state, the producer must take an additional 2HRs of supplemental training which includes Massachusetts state MassHealth information.

Refresher Training
All producers must complete 4HRs of approved NAIC LTC training every 24-months. If the training is from another state, the producer must take an additional 2HRs of supplemental training which includes Massachusetts state MassHealth information.

Reciprocity Accepted: Massachusetts is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res); however, the producer must also complete the initial 2HR MassHealth Supplement course.

MICHIGAN
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Michigan producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Michigan non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers must complete ongoing training of at least 4HRs in length during each CE biennium following the period in which initial training was completed.

Reciprocity Accepted: Michigan is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Minnesota producers must complete an 8HR NAIC MA Eligibility course approved by the state of Minnesota. *Resident producers may not take an 8-hour NAIC course from another state.*

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Minnesota non-residents producers who have completed their initial 8HR training in another post-DRA state, must complete a 2HR Minnesota Medical Assistance Program (Medicaid) course.

Refresher Training
All producers are must complete 4HR of ongoing training every 24 months after completing the initial training. If training is taken in another NAIC LTC state, the producer must also complete the 2HR MN specific initial training requirement. *Resident producers may take a 4HR refresher course from another state.*

Reciprocity Accepted: Minnesota is a post-DRA State and will honor a refresher course taken in any post-DRA state once a producer has completed the MN specific initial training requirement.

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)

MISSOURI
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Missouri producers must complete an initial 8HR LTC training OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Missouri non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers must complete a 4HR refresher course within each two-year renewal period thereafter.

Reciprocity Accepted: Missouri is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Montana producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Montana non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Montana is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Nebraska producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Nebraska non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Nebraska is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Nevada producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Nevada non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Nevada is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in New Hampshire producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in New Hampshire non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: New Hampshire is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in New Jersey producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in New Jersey non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: New Jersey is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

Partnership Inflation

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

NEW MEXICO

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in New Mexico producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in New Mexico non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: New Mexico is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in North Carolina producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in North Carolina non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
The 4HR refresher training must be completed every biennial compliance period thereafter.

Reciprocity Accepted: North Carolina is a post-DRA State and **will honor any post-DRA state's approved NAIC Partnership course**.

Other Information: Producers must be licensed for Accident and Health/Sickness and Medicare Supplement/LTC.

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in North Dakota producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in North Dakota non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: North Dakota is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Ohio requires resident producers to take an Ohio 8HR NAIC LTC training course. *Resident producers may not take training from another state to satisfy this requirement.*

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Ohio non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Refresher Training Requirement

- Resident producers must complete 4HRs of Ohio approved LTC training every 24 months after completing the initial training.
- Non-Resident producers may take an Ohio 4HR course OR an 4HR NAIC LTC course from another state every 24 months after completing the initial training.

Reciprocity Accepted: Ohio is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (non-Res only).

Partnership Inflation

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

OKLAHOMA

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Oklahoma producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Oklahoma non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers must complete a 4HR course every biennial renewal period.

Reciprocity Accepted: Oklahoma is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

Partnership Inflation

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

OREGON

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Oregon producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Oregon non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Oregon is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Pennsylvania producers must complete a Pennsylvania 8HR LTC training course; they may not take an 8-hour Partnership course from another state. As part of this 8HR requirement, a special 1HR course related to the Medical Assistance Program (Medicaid) is required. Pennsylvania resident producers cannot take an initial 8HR Partnership course from another state.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Pennsylvania non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers must complete ongoing training of not less than 4HRs every 24 month licensing cycle.

Reciprocity Accepted: Pennsylvania is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course.

Partnership Inflation

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

PUERTO RICO

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Puerto Rico producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Puerto Rico non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Puerto Rico is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course**.**

RHODE ISLAND
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Rhode Island producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Rhode Island non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Rhode Island is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in South Carolina producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in South Carolina non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training
All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: South Carolina is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in South Dakota producers may not sell, solicit, or negotiate long-term care insurance before completing a South Dakota 8HR NAIC Partnership course, or they may take an 8HR NAIC Partnership course from another state along with the 1HR SD supplemental course to fulfill South Dakota's requirements.

Non-Resident Training Requirement

Producers may take a South Dakota 8HR NAIC Partnership that includes South Dakota state Medicaid information, OR they may take an 8HR NAIC Partnership course from another state. If the training is from another state, the producer must take an additional 1HR of supplemental training which includes South Dakota state Medicaid information.

Refresher Training

All producers must complete 4HR training every 24 months. If the 4HR course is taken in another state producers must complete an 1HR supplemental South Dakota course.

Reciprocity Accepted: South Dakota is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res); however, resident and non-resident producers must also take the 1HR SD supplemental 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%

TENNESSEE

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Tennessee producers may not sell, solicit, or negotiate long-term care insurance before completing a Tennessee Continuing Education approved 8HR NAIC Partnership course.

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Tennessee non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training Requirement

- Resident producers are must complete 4HR of ongoing training every 24 months after completing the initial training.
- Non-Resident producers must complete a Tennessee 4HR NAIC LTC course every 24 months after completing the initial training.

Reciprocity Accepted: Tennessee is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (non-Res only).

Other Information

- Producers exempt from general CE requirements in Tennessee (i.e., who have been continuously licensed since 1/1/1994 - are also exempt from having to complete the 4HR ongoing LTC training requirement). This does not apply to the 8HR initial training requirement.

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Texas producers must complete an initial 8HR NAIC LTC training course that has been approved by the Texas Department of Insurance.

Non-Resident Training Requirement

Texas observes reciprocity for non-resident producers if they are compliant with the long-term care partnership requirements of his or her resident state; and their resident state qualifies as a Post DRA Long-Term Care Partnership state.

Refresher Training Requirement
At least 4 HR in each CE reporting period following the period in which the initial course was taken, and these four CE credits are mandatory as part of the insurance licensing requirement for Texas Producers. The CE reporting period is different for each producer, as it is based on the date the producer was originally licensed.

Reciprocity Accepted: Texas has adopted training reciprocity for non-resident producers if they are licensed in their home state, the home state is a Partnership state, and the producer takes a comparable course in their home state. If the home state is not a Partnership state, the producer can meet the requirements by taking a qualified 8-hour Texas NAIC Partnership 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)
Initial Training Requirement
Resident producer with an accident and health line of authority may only sell long-term care insurance if they initially complete a minimum of 3HRs of long-term care training before selling long-term care insurance coverage. A producer may also complete an Initial 8HR NAIC LTC course, which we recommend, to avoid reciprocity issues with other partnership states.

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Utah non-resident producers must complete a 3HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training Requirement
All producers must complete 3HRs every two-year licensing period subsequent to the licensing period in which the initial course was taken. A producer may also take a 4HR NAIC LTC Refresher course, which we recommend, to avoid reciprocity issues with other partnership states.

Reciprocity Accepted: Utah has adopted training reciprocity. This means that non-resident producers may take a Utah 3-hour NAIC LTC course OR they may take an 8-hour NAIC LTC course from another state.

VERMONT
(Partnership is not available)
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Vermont producers may not sell, solicit, or negotiate long-term care insurance before completing an Initial 8HR NAIC training course of which 2HRs shall contain Vermont specific Medicaid information. If producer takes the 8HR course in another state, they must also take the 2HR Vermont supplemental course

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Vermont non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.** If non-resident producer takes the 8HR course in another state, they must also take the 2HR Vermont supplemental course

Refresher Training Requirement
All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Vermont is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res); however, if a course is taken from another state, the producer must also take the 2HR Vermont Supplement training.

VIRGINIA
Initial Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Virginia producers must complete an Initial 8HR NAIC/DRA Partnership Training, containing 2HRs of Virginia State Specific information. *Resident producers may not take an 8-hour NAIC course from another state.*

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Virginia non-resident producers must complete an Initial 8HR NAIC/DRA Partnership Training, containing 2HRs of Virginia State Specific information. If a course is taken from another state, the producer must also take a 2-hour VA Partnership course.

Refresher Training Requirement
All producers must complete at least 4HRs of ongoing training every 24 months after initial training was completed. Ongoing training must consist of 2HRs Partnership training and 2HR of other LTC training. If the refresher training is not completed within 24 months of the initial training, the agent must take the initial 8HR training again.

Reciprocity Accepted: Virginia is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res); however, if a course is taken from another state, the producer must also take a 2-hour VA Partnership 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 61-75	Ages 61-75	Ages 66-75
3% - 5%	1% - 5%	1% - 5%	1% - 5%	1% - 5%

WASHINGTON

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Washington producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Washington non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training Requirement

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Washington is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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%

WEST VIRGINIA

Initial Training Requirement

A producer may not sell, solicit, or negotiate long-term care insurance before completing a one-time Initial 8HR West Virginia NAIC LTC training course. *Resident Producers may not take training from another state to satisfy West Virginia requirement.*

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in West Virginia non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training Requirement

- Resident producers must complete 4HRs training in each renewal period subsequent to that in which the one-time training was completed. Resident Producers must take a West Virginia course.
- Non-resident Producers must complete 4HRs training in each renewal period subsequent to that in which the one-time training was completed.

Reciprocity Accepted: West Virginia is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (non-Res).

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
Initial Training Requirement
A producer may not sell, solicit, or negotiate long-term care insurance before completing a one-time Initial 8HR NAIC/DRA Partnership Training approved by the state of Wisconsin. Course must include 2HR of WI specific Medicaid material. *Resident producers may not take an 8-hour NAIC course from another state.*

Non-Resident Training Requirement
Before selling, soliciting, or negotiating LTC insurance in Wisconsin non-resident producers may take a Wisconsin 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state plus a 2-hour Wisconsin specific Medicaid and long-term care course that has been approved by the state of Wisconsin.

Refresher Training Requirement

- Resident producers must complete 4HRs of ongoing training approved by the state of Wisconsin every 24 months runs concurrent with an agent's license renewal cycle
- Non-Resident producers must complete 4HRs of ongoing training which is required every 24 months runs concurrent with an agent's license renewal cycle (1HR must be WI Medicaid specific material)

Reciprocity Accepted: Wisconsin is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (non-Res).

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

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Wyoming producers must complete an initial 8HR NAIC LTC training course OR an 8HR NAIC LTC course from another state**.**

Non-Resident Training Requirement

Before selling, soliciting, or negotiating LTC insurance in Wyoming non-resident producers must complete an initial 8HR LTC training course OR an 8HR NAIC LTC course from another state**.**

Refresher Training Requirement

All producers are must complete 4HR of ongoing training every 24 months after completing the initial training.

Reciprocity Accepted: Wyoming is a post-DRA State and will honor any post-DRA state's approved NAIC Partnership course (Res and Non-Res).

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@ltcitraining.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

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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