

MODEL BULLETIN

DATE: [Insert Date]

TO: All Licensed Insurers Writing Long-Term Care Insurance
All Resident Insurance Producers Authorized to Sell, Solicit or Negotiate Long-Term Care Insurance
All Approved Continuing Education Providers
State LTC Partnership Program

FROM: [Insert Name & Title]

RE: Producer Training – Policies Issued Under Qualified State Long-Term Care Insurance Partnership (“Qualified Partnership”)

The Deficit Reduction Act of 2005, Pub. L. 109-171 (“the DRA”) allows for the expansion of Qualified Partnerships. The DRA and the State Medicaid Director’s Letter (SMDL #06-019) dated July 27, 2006, issued by Centers for Medicare & Medicaid Services, require the [Insert Name of Insurance Department or Insurance Commissioner] to provide assurance that any producer who sells, solicits or negotiates “a policy under a Partnership receives training and demonstrates an understanding of Partnership policies and their relationship to public and private coverage to long-term care.”

Accordingly, an individual may not sell, solicit or negotiate long-term care insurance unless the individual is authorized as an insurance producer for accident and health or sickness [include other lines of authority as applicable] and has completed a one-time training course by or before July 1, 2008 [or substitute an alternate date at least one year after the legislation becomes effective] and ongoing training every 24 months thereafter.

Insurers providing LTC insurance shall obtain verification that the producer receives such training, maintain records subject to the state’s record retention requirements and make that verification available to the [Insert Name of Insurance Commissioner] upon request. The one time training course shall be no less than 8 hours and the ongoing training shall be no less than 4 hours. Training shall cover the following topics: long-term care insurance, long-term care services, Qualified Partnerships, and the relationship between Qualified Partnerships and other public and private coverage of long-term care.

The satisfaction of these training requirements in any state shall be deemed to satisfy the training requirements in [Insert Name of State]. These training requirements may be approved as continuing education courses under [insert reference to applicable state law or regulation].

(INSERT COMMISSIONER NAME)
(INSERT COMMISSIONER TITLE)
(INSERT STATE NAME)