

## Long Term Care Continuing Education (CE) Requirements by State

(Updated 8/7/2008 / Source: [www.clearcert.com](http://www.clearcert.com))

### CONTINUING EDUCATION REQUIREMENTS TO SELL LONG TERM CARE INSURANCE HAVE BECOME EFFECTIVE OR CHANGED IN MANY STATES

Many states have started requiring new training provisions for long term care insurance producers, either because the state is adopting the Partnership Program, the new NAIC Model training standard, or both. Based on the NAIC Model Act training standard amendment, the training applies to producers selling long term care insurance intended to qualify under a state's partnership program *as well as non-partnership policies*, unless specified otherwise by a state.

Check the CE Grid below for your State's requirements and visit these training websites for most of the required courses:

[www.kruise.com](http://www.kruise.com)     
 [www.LTCTPartnershipsOnline.com](http://www.LTCTPartnershipsOnline.com)     
 [www.nltcp.com](http://www.nltcp.com)     
 [www.LTCiTraining.com](http://www.LTCiTraining.com)

State	Training Deadline Date	Producer Training Details	Training Reciprocity
AR	<b>7/1/2008</b> for New Producers licensed AFTER <u>7/1/2008</u>  <b>7/1/2009</b> for Existing Producers licensed BEFORE <u>7/1/2008</u>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	Non-residents Only
AZ	<b>6/30/2009</b>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	Non-residents Only
CA	<b>Pre-existing Rules Apply</b>	<b>Non-Partnership</b> Senior Agents (licensed 4+ years) : 8-hour LTC CTQ (Online) course every 2-yr Licensing Period Junior Agents (licensed 0-4 years) : 8-hour LTC CTQ (Online) course years 1, 2, 3, and 4  <b>CA Partnership – In addition to LTC CTQ requirements above, must also be certified to sell Partnership</b> Senior Agents (licensed 4+ years) : 8-hour CA Partnership class (Seminar only) every 2-yr Licensing Period Junior Agents (licensed 0-4 years) : 8-hour CA Partnership class (Seminar only) years 1, 2, 3, and 4	NO
CT	<b>10/18/2007</b>	<b>CT Partnership ONLY</b> was revised 10/18/2007; there are no CE requirements for Non-Partnership Both of following components must be completed before a producer can be certified to sell CT Partnership (If you are already CT Partnership certified, you do not need to complete new training components until time to renew your certification.) <ol style="list-style-type: none"> <li>1) Complete a Prerequisite Online Course and pass online exam available at <a href="http://www.ltcitraining.com/CTPartnership.aspx">www.ltcitraining.com/CTPartnership.aspx</a> this is only required for NEW CT Partnership producers; existing CT Partnership producers do not need to take the Prerequisite Online Course</li> <li>2) After completing the online course and exam, the producer must register to take a 4-hour classroom course conducted by the CT Partnership office. To register, you must call the CT Partnership office at (860) 418-6318. For details on revised CT Partnership training: <a href="http://www.ct.gov/opm/cwp/view.asp?a=2995&amp;q=383398">http://www.ct.gov/opm/cwp/view.asp?a=2995&amp;q=383398</a></li> </ol>	NO
CO	<b>Current Pre-existing Rule</b> <b>1/1/2009</b>	2 hours CE  CO Partnership Program expected effective date 1/1/08. Producers will have until 1/1/09 to complete: One-time 16-hour Classroom Course consisting of 8-hours of general LTC training; and 8-hours of specific Partnership training Then, 5-hour Refresher every 24 months.	Non-residents Only
DE	<b>Pre-existing Rules Apply</b>	Medicare Supplement License required to sell LTC; Must renew every 2 years	NO
FL	<b>12/31/2007</b>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
GA	<b>10/01/2008 *</b>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	TBD

State	Training Deadline Date	Producer Training Details	Training Reciprocity
IA	01/01/2009	<b>For all LTC policies, Non-Partnership and Partnership</b> One-time training course of at least 4 CE credits, followed by a 3-hr refresher course every CE term. Course must be filed as a CE course and CE credit must be issued. The training content shall consist of topics related to LTC insurance, LTC services, and if applicable, qualified state long term care asset preservation programs. <i>To satisfy requirement, it is recommended to take the NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months</i>	YES
ID	11/1/2007	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
IL	<u>7/1/2008 for New Producers licensed AFTER 7/1/2008</u>  <u>7/1/2009 for Existing Producers licensed BEFORE 7/1/2008</u>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	Non-residents Only
IN	Pre-existing Rules Apply	<b>Non-Partnership</b> First Year: 8 hours CE; thereafter 5-hours CE every 2 years <b>IN Partnership — In addition to requirements above, must also be certified to sell Partnership</b> Additional 7 hours Partnership training	NO
MD	<u>9/10/2007 for New Producers licensed AFTER 9/20/07</u>  <u>9/10/2008 for Existing Producers licensed BEFORE 9/10/2007</u>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
ME	7/ 1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
MI	1/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> Michigan has not yet approved Partnership Program, however it has adopted training requirements on subjects related to LTC insurance and long term care. <i>To satisfy requirement, it is recommended to take the NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months</i>	TBD
MN	2/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	Partial Non-res producers must be trained in unique aspects of MN Medicaid
MO	8/1/2008 *	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
MT	7/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
NC	Pre-existing Rules Apply	Medicare Supplement License required to sell LTC	NO
ND	7/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
NE	8/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
NJ	7/1/2009	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	YES
NY	Pre-existing Rules Apply	<b>NY Partnership ONLY</b> (There are no CE requirements for Non-Partnership) 8-hour Partnership CE course	NO

State	Training Deadline Date	Producer Training Details	Training Reciprocity
OH	9/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>Non-residents Only</b>
OK	<u>7/15/2008 for New Producers licensed AFTER 7/15/2008</u>  <u>7/15/2009 for Existing Producers licensed BEFORE 7/15/2008</u>	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>YES</b>
OR	1/31/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>YES</b>
PA	12/31/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>TBD</b>
RI	7/3/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>YES</b>
SC	7/1/2009	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>Non-residents Only</b>
SD	7/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>Partial</b>
TN	7/1/2008	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training	<b>YES</b>
TX	1/1/2009 *	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>Non-residents Only (conditions apply)</b>
VA	9/1/2007	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months <b>-OR-</b> VA Partnership CE (2 hours) and evidence of prior 6 hours LTC CE certification taken since Jan 1, 2007	<b>Partial</b> <b>Non-res producers required to take 2-hr VA Partnership CE</b>
WA	<b>Pre-existing Rules Apply</b>	6 hours of LTC in total CE hours prior to selling; thereafter 4-hrs every 2 years	<b>NO</b>
WI	1/1/2009	<b>For all LTC policies, Non-Partnership and Partnership</b> NAIC 8-hour Initial Partnership Training; thereafter 4-hrs training every 24 months	<b>Partial</b>

\*Training is required by this date or the date a represented carrier releases a partnership policy in the state, whichever is later