

Long-Term Care Education Requirements Prior to Selling

Below is the Long-Term Care education required by state prior to selling, soliciting or negotiating Long-Term Care insurance

| State | Required for (Producer Type) | Line of Authority Required | Initial Training | Refresher Training | | State Specific Training Required | | NAIC Training Accepted | | Notes |
|-------|------------------------------|-----------------------------|--|--------------------|----------------------------|----------------------------------|---------|------------------------|---------|---|
| | | | Length | Length | Deadline | Res | Non-res | Res | Non-res | |
| AK | All | Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| AL | All | Accident & Health | 8 hrs | 4 hrs | License renewal | | | X | X | License Renewal deadline is the date the license expires. Licenses are renewed biennially based on agent's birth month and year. |
| AR | All | Accident, Health & Sickness | 8 hrs | 4 hrs | 24 months | | | X | X | |
| AZ | All | Accident & Health | 8 hrs | 4 hrs | 24 months | X | | | X | Resident producers must complete a CE approved course by an Arizona approved provider. A non-resident insurance producer's satisfaction of a substantially similar LTC training requirement of any other state satisfies the nonresident insurance producer's LTC training requirement. |
| CA | Non-Partnership | Accident & Health | see notes | see notes | see notes | X | X | | | Residents licensed less than 4 years: Take 8 hrs every 12 months without duplicating a course during the same license term. Beginning in the fifth year that they are licensed, licensees are required to complete 8 hours of LTC training every two-year license term. Residents licensed greater than 4 years, non-residents or agents that are exempt from CE: Take 8 hours initial training and 8 hrs refresher by each subsequent license renewal. |
| CA | Partnership | Accident & Health | 8 hrs General + 8 hrs Partnership | 8 hrs | Subsequent License renewal | X | X | | | Pursuant to Section 1630 of the California Insurance Code, licenses are issued for two year terms. Specifically, the term of the first license begins the date the license is issued and expires the last day of that same calendar month two years later. Any additional licenses issued at a later date will expire at the same time as the initial license. To check the CA LTC CE taken and an agent's license term, go to the CA DOI website by clicking on the "Continuing Education" button on the Licensee lookup screen on the CA DOI website. Any LTC CE taken during the license term carries to the next license renewal period. EXAMPLE: LTC CE taken during 04/01/12-03/31/14 license renewal period would carry to next renewal period of 04/01/14-03/31/16. The agent will then have until 03/31/16 to renew the LTC CE. |
| CO | Non-Partnership | Accident & Health | 8 hrs | 5 hrs (classroom) | 24 months | | | X | X | |
| CO | Partnership | Accident & Health | 16 hrs (8 general LTC plus 8 classroom partnership specific) | 5 hrs classroom | 24 months | | | X | X | |
| CT | Partnership | Accident & Health | 8 hr (online) + 4 hrs (classroom) (see note) | - | - | X | X | | | State requires completion of an 8-hr on-line course. Agent obtains a serial number used to register for a 4-hour classroom course presented by the state. CE credits must be earned for completing the course. |

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| DE | All Residents Only | Health | 3 hrs Requirement does not need to be met prior to sale | 3 hrs | License renewal | X | | | | DE only requires training for residents. License renews every 2 years. |
| DC | - | Accident & Health | - | - | - | | | | | |
| FL | Non-Partnership | Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| FL | Partnership | Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| GA | Partnership | Accident & Sickness | 8 hrs (must include 2 hrs on GA Medicaid) | 4 hrs (must include 2 hrs on GA Medicaid) | 24 months | X | X | | X Plus state specific supplement | |
| HI | - | Accident, Health & Sickness | - | - | - | - | - | - | - | |
| IA | All | Accident & Health | 8 hrs | 4 hrs | Subsequent License renewal (see notes) | X | | | X | License Renewal period is every 3 years |
| ID | All | Disability | 8 hrs | 4 hrs | 24 months | | | X | X | Note: stand alone LTC policies require both the Life and Disability line of authority on the license. |
| IL | All | Accident & Health | 8 hrs | 4 hrs | Subsequent License renewal | | | X | X | The amendment establishes that a producer who fails to complete the 4 hours ongoing training prior to license renewal will have 12 months from that renewal date to complete the ongoing training without having to retake the initial 8 hour course again. |
| IN | Non-Partnership Residents Only | Accident, Health & Sickness | 8 hrs | 5 hrs | Subsequent License renewal | | | X | | IN only requires the agent to take training if they are a resident. If we are approving as a non-resident, we would not need to receive confirmation of training. |

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| | | | Length | Length | Deadline | Res | Non-res | Res | Non-res | |
| IN | Partnership (resident and non-resident) | Accident, Health & Sickness | 15 hrs resident (8 Basic LTC plus 7 Indiana LTC Ptrnshp training) 7 hrs non-resident (Indiana LTC Ptrnshp training) | 5 hrs (residents only) | Subsequent License renewal | X | X | X Plus 7 hr IN LTCP Training | | |
| KS | Partnership | Accident, Health & Sickness | 4 hrs | 1 hr | License renewal | X | X | | | Kansas licenses are renewed based on a "biennium period" – or renewal cycle – which is a two year period. However, the CE date is based on the end of that biennium period. |
| KY | Partnership | Health | 8 hrs | 4 hrs | Subsequent License renewal | | | X | X | |
| LA | All | Accident & Health | 8 hrs | 4 hrs | 24 months (Every renewal period - see notes) | | | X | X | Renewal Period is every 2 years from the date of the initial training |
| MA | All | Accident, Health & Sickness | 8 hrs | 4 hrs | 24 months | | | X Plus 2 hr state specific supplement | X Plus 2 hr state specific supplement | For those producers who have already taken a six (6) to eight (8) hour Long Term Care training course; they will now need to take an additional two (2) hour course in Long Term Care with the MassHealth requirements prior to July 1, 2014 and then comply with the ongoing training requirement of at least a four (4) hour training course every 24 months. (Producers, both resident and non-resident who have previously taken at least six hours of Long Term Care continuing education only need to fulfill the required two (2) hour course in order to satisfy the 1-time eight (8) hour Massachusetts Long Term Care continuing education requirement.) Massachusetts has state specific MA-approved courses and Prometric provides a list of those courses (please see spreadsheet on Prometric Website: https://www.prometric.com/en-us/clients/ce/Pages/maceprod.aspx .) If an agent has taken the 8 hr or 4 hr MA approved courses from this list, then they would not need the 2 hr state specific supplement course. Agents that took another states training would need to take the 2 hr MA state specific supplement course to comply with the MA LTC requirements, both for initial and ongoing training. |
| MD | All | Health | 8 hrs | 4 hrs | 24 months based on license renewal period | | | X | X | The license renewal period is 2 years and it ends the last day of the month in which the licensee was born. |

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| | | | Length | Length | Deadline | Res | Non-res | Res | Non-res | |
| ME | All | Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| MI | All | Life for LTC rider (see note) Health for stand-alone LTC | 8 hrs | 4 hrs | 24 months | | | X | X | Long Term Care rider is not available for WRL in MI. |
| MN | All | Life or Health or Sickness | 8 hrs | 4 hrs | 24 months | X | X | | X Plus state specific supplement | Courses must be approved by the commissioner. MN resident producers must complete a MN course. Non-residents may complete an 8-hr course in another state but must complete a second course that includes the MN required content |
| MS | - | Accident & Health | - | - | - | | | | | |
| MO | Partnership | Health | 8 hrs | 4 hrs | Biennial License Renewal | | | X | X | Note: stand alone LTC policies require both the Life and Health line of authority on the license. Missouri licenses renew biennially (2 yrs) of the current license expiration date. Refresher training must be completed prior to each biennial license renewal. |
| MT | All | Life for LTC rider Health for stand-alone LTC | 8 hrs | 4 hrs | 24 months | | | X | X | |
| NC | All (See notes) | Accident & Health/Sickness and Medicare Supplement/LTC | 8 hrs | 4 hrs | Biennial License Renewal | | | X | X | For non-partnership products (both standalone and riders), there are no specific LTC CE requirements – just the standard CE requirements toward their license. Refresher training is due every biennial license renewal period, which is based on the birth month of the agent |
| ND | Partnership | Accident & Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| NE | All | Accident, Health & Sickness | 8 hrs | 4 hrs | 24 months | | | X | X | |
| NH | Partnership | Accident & Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| NJ | All | Life for LTC rider Health for stand-alone LTC | 8 hrs | 4 hrs | 24 months | | | X | X | |

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| | | | Length | Length | Deadline | Res | Non-res | Res | Non-res | |
| NM | All | Life and/or Accident & Health | 8hrs | 4hrs | 24 months | | | X (See notes) | X | Resident agent may complete these training requirements in any state as long as the New Mexico Office of Superintendent of Insurance has approved the course for LTC credit prior to the agent taking the course. |
| NV | All | Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| NY | Partnership | Life for LTC rider Health for stand-alone LTC | 6 hrs | - | - | | | | | |
| OH | All | Accident & Health | 8 hrs | 4 hrs | License renewal | X | | | X | A resident agent shall satisfy the training and continuing education by completing LTC courses that are approved by the OH superintendent. A nonresident agent may satisfy the training and continuing education by completing the training requirements in any other state, provided that the course is approved for credit by the insurance department of that state prior to the agent taking the course. License renews every 24 months and 4 hr refresher must be completed in every 24 month period commencing on the first day of January of the year immediately following the year of issuance on agent's license. |
| OK | All | Accident & Health | 8 hrs | 4 hrs | License renewal | | | X | X | |
| OR | All | Accident & Health | 8 hrs | 4 hrs | 24 months | | | X | X | |
| PA | Non-Partnership | Accident & Health | 8 hr | 4 hrs | Subsequent License renewal | | | X | X | |
| PA | Partnership | Accident & Health | 8 hr General plus 1 hr Medicaid training OR 8 hr state specific | 4 hrs | Subsequent License renewal | X (1 hr Medicaid) | X | X Plus 1 hr Medicaid training | X | 1 hr Medicaid not required for nonresidents. |
| RI | All | Accident, Health & Sickness | 8 hrs | 4 hrs | 24 months | | | X | X | |
| SC | All | Accident & Health | 8 hrs | 4 hrs | 24 months | | | X | X | |

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| | | | Length | Length | Deadline | Res | Non-res | Res | Non-res | |
| SD | All | Accident, Health & Sickness | 8 hrs | 4 hrs | 24 months- July 1st | X (SD Medicaid) | X (SD Medicaid) | X (SD Medicaid) | X (SD Medicaid) | 4 hours of refresher training must be completed by July 1st of every second year. Training courses must be approved by the SD Division. The 8 hr training requirement need not be entirely SD specific training. For instance, nonresident agents may satisfy their 8 hrs of training by taking courses in their home state. However, each agent, both resident and nonresident, is still responsible for obtaining specific training on SD Medicaid. Whether that is done within the scope of the 8 hrs of training or is provided outside the scope of the 8 hrs of training is optional. SD Medicaid NOT required for the LTC Rider. |
| TN | All | Accident & Health | 8 hrs | 4 hrs | Subsequent License renewal | X | | | X | Agents continuously licensed since 1/1/1994 are exempt from the 4 hour LTC refresher training. Non-resident insurance producers that comply with the education requirements to sell Partnership qualified policies in his/her home state shall be deemed to comply with the requirements of this state. |
| TX | Partnership | Accident & Health | 8 hrs | 4 hrs | Reporting Period* (See Notes) | X | X (if home state is a non-partnership state) | | | Course must be approved by TX Department. A non-resident licensee whose home state is another partnership state may meet the other state's training requirements. A non-resident from a non-partnership home state must complete a TX certified course or designate a partnership state as his/her home state and meet that state's requirements. *Reporting Period- The period from the issue date or last renewal date of the license to the expiration date of the license, generally two years. |
| UT | All resident | Accident & Health | 3 hrs | 3 hrs | Subsequent License renewal | | | X | - | |

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| VA | Partnership | Life for LTC rider Health for stand-alone LTC | 8 hrs (2 hrs must be partnership specific) | 4 hrs (2 hrs must be partnership specific) | 24 months | X | X | X Plus 2 hr state specific supplement | X Plus 2 hr state specific supplement | 8 hr course must be approved by the VA DOI. Resident agents who fail to complete the ongoing 4 hrs of training within 24 months have to complete 8 hrs of training again with 2 hrs state specific supplement. Training requirements are the same for both resident and nonresident agents. Residents: 2 hr state specific supplement required with initial and refresher training and is included in the 8 hr VA NAIC Partnership course and 4 hr VA NAIC Partnership course. 4 hr refresher (2hrs partnership) required every 24 months. Nonresidents: Nonresident agents who comply with their home state requirement need only take a two-hour Virginia specific course to meet requirement in VA. This 2 hr VA specific partnership course required every 24 months for refresher training. A continuing education exemption does not apply to this training requirement. The \$15 continuance fee that is needed each biennium to verify home state status does not exempt agents from LTC CE requirements. |
| VT | All | Accident & Health | 8 hrs (2 hrs must be VT Medicaid Info) | 4 hrs | Subsequent License renewal | X | X | | X Plus state specific supplement | The VT specific information can be part of an 8 hr course or may be provided as a separate course. Satisfaction of the training requirements in any state shall be deemed to satisfy the training requirements in VT, except for the 2 hrs of VT specific Medicaid initial training. |
| WA | All | Disability | 8 hrs | 4 hrs | 24 months | | | X | X | |
| WI | All | Accident & Health | 8 hrs (2 hrs must be WI Medicaid & LTC info) | 4 hrs (1 hr must be WI Medicaid & LTC info) | Subsequent License renewal | X | X | | X Plus state specific supplement | Department must approve training. Training shall be completed in one 6-hr course for non-WI-specific Medicaid and LTC information training and one 2-hr course for WI-specific Medicaid and LTC information or one 8-hr course that includes the 2 hrs of training containing WI specific Medicaid and LTC information. |
| WV | All | Accident & Sickness | 8 hrs | 4 hrs | Subsequent License renewal | X | | | X | The continuing education biennium period should coincide with a producer's license renewal/expiration date. |

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| | | | Length | Length | Deadline | Res | Non-res | Res | Non-res | |
| WY | All | Accident/Health/Sickness/Disability | 8 hrs | 4 hrs | 24 months | X | X | X (see comment) | X (see comment) | WY specific Medicaid and LTC information must be included in the training, but the satisfaction of the other training requirements in any state shall be deemed to satisfy the training requirements in WY. |