



LTC Certification Guidelines

Alabama

Initial Certification Requirement: Initial 8-hour NAIC Partnership training course.

Resident producers: Alabama allows resident producers to take an Alabama 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Alabama's requirements.

Non-resident producers: Alabama has adopted training reciprocity. This means that non-resident producers may take an Alabama 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Alabama requires a 4-hour course every 24 months each biennial renewal cycle thereafter.

Alaska

Training deadline:

-Existing producers licensed before 7/1/11, must complete training by 7/1/12.

-Producers licensed after 7/1/11 must complete training before selling LTC insurance in Alaska.

Initial Certification Requirement: Initial 8-hour NAIC Partnership training course.

Resident producers: Alaska allows resident producers to take an Alaska 8-hour NAIC Partnership course or they may take an 8-hour NAIC Partnership course from another state to fulfill Alaska's requirements.

Non-resident producers: Alaska has adopted training reciprocity. This means that non-resident producers may take an Alaska 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Alaska requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Arizona

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Arizona requires that resident producers take an Arizona 8-hour NAIC Partnership course that has been approved as Continuing Education in the state of Arizona. CE does not have to be issued.

Non-resident producers: Arizona has adopted training reciprocity. This means that non-resident producers may take an Arizona 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: A 4-hour follow-up course must be completed every 24 months.

Arkansas

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Arkansas allows resident producers to take an Arkansas 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Arkansas requirements.

Non-resident producers: Arkansas has adopted training reciprocity. This means that non-resident producers may take an Arkansas 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Arkansas requires a 4-hour course every 24 months.

California

Initial Certification Requirements:

Non-Partnership Policies: 8 hours of General LTC Continuing Education (CE) Training

California Partnership Policies: 8 hours of General LTC Continuing Education and 8 hours of classroom only CE specifically on the California Partnership for Long-Term Care

Refresher Certification Requirements:

Non-Partnership Policies: 8 hours of General LTC Continuing Education (CE) Training for each first 4 years licensed with 8 hours every 2 years thereafter.

California Partnership Policies: 8 hours of General LTC Continuing Education every 2-year license term.

Colorado

Initial Certification Required: Initial 16-hour training course consisting of 8-hours of general LTC training (can be taken in a classroom or online); and 8-hours of training specific to LTC Partnership (classroom only). The courses can be taken in any order.

Resident producers: Colorado requires resident producers take both of the 8 hour courses mentioned above. They may not take an 8-hour NAIC Partnership course from another state.

Non-resident producers: Please check with your carrier to determine if an 8 hour NAIC Partnership course from another state will suffice for the two 8 hour courses mentioned above. *An 8-hour Partnership class from one of the original four Partnership states will not suffice.*

Non-resident producers: Please check with your carrier to determine if they will require the 5 hour class from Colorado or will accept your 4 hour training from another state.

Refresher Certification Training: Colorado requires a 5-hour course every 24 months that must be taken in a classroom setting.

Connecticut

General LTC Requirement: Not required

Partnership LTC: Producer is required to complete a one time 7 hour program and receive a CT Partnership Certification. The Partnership training consists of the 2 components - an online prerequisite course (including exam) and a 4-hour classroom course taught by Partnership staff. Completing this two-component training meets the specific requirements set forth by the Partnership.

Resident producers: Producer must keep their CT Life & Health license current, including all normal continuing education requirements (the LTC Partnership course can be used towards this).

Non-Resident producers: Non-resident producers must comply with these requirements.

Delaware

All producers must complete an initial 3 hour training course prior to submitting business. This training is required every 3 years.

Florida

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Florida allows resident producers to take a Florida 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Florida's requirements.

Non-resident producers: Florida has left training reciprocity up to the carriers.

Refresher Certification Training: Florida requires a 4-hour course every 24 months.

Georgia

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Georgia allows resident producers to take a Georgia 8-hour NAIC Partnership that includes Georgia state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state as well as an additional 2 hour Georgia Medicaid supplemental training to fulfill Georgia's requirements.

Non-resident producers: Georgia has adopted partial training reciprocity. This means that non-resident producers may take a Georgia 8-hour NAIC Partnership that includes Georgia state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state as well as an additional 2 hour Georgia Medicaid supplemental training.

Refresher Certification Training: Effective October 15, 2012: Previously, LTC refresher training was due every 24 months. Producers must now meet their LTC training requirements before the second January 1 calendar year cycle required of all other CE training requirements, measured from the date of completion of the initial 8-hr LTC training.

Idaho

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Idaho allows resident producers to take an Idaho 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Idaho's requirements.

Non-resident producers: Idaho has adopted training reciprocity. This means that non-resident producers may take an Idaho 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Idaho requires a 4-hour course every 24 months.

Illinois

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Updated February 2014: Illinois now allows resident producers to take an Illinois 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Illinois' requirements.

Non-resident producers: Illinois has adopted training reciprocity for non-resident producers. This means that non-resident producers may take the Illinois LTC Partnership course or they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Updated February 2014: Illinois now requires a 4-hour course be completed every renewal cycle and not every 24 months. This training requirement is for both resident and non-resident producers.

Updated February 2014 per Insurance Department requirements: Illinois resident producers who fail to complete refresher training within 12 months of the end of the renewal period must repeat initial training before selling or soliciting LTC insurance.

Indiana

Initial Certification Requirement: Complete an 8 hour basic LTC course. The course may be self-study or online.

Refresher Certification Training: After completing the initial 8 hour course, complete a minimum of 5 hours (one 5 hour course or combination of 5 hours) of continuing education in LTC every 2 years of the renewal period. Courses can be self-study or online. Note: Non-compliance with the 5 hour renewal requirement will require completion of the 8 hour basic LTC class again.

Partnership LTC:

- Producer must comply with the above and complete a 7-hour Partnership LTC course. This course is a one-time course, in-classroom only.
- An annual 3 hour Seminar for Partners class is also offered as a refresher course on Partnership.

Non-Resident Requirements:

- The basic 8 hour and 5 hour renewal requirements are waived for producers holding an IN non-resident license if Indiana has licensing reciprocity with that state.
- The 7 hour IN Partnership CE requirement is required for Non-Resident producers.

Note for continuing education requirements: The LTC and LTC Partnership course can be used towards CE.

Iowa

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course that has been approved as CE.

Resident producers: Iowa requires resident producers to take an Iowa specific 8-hour NAIC Partnership course which has been approved as CE.

Non-Resident producers: Iowa has adopted training reciprocity for non-resident producers only. This means that non-resident producers may take an Iowa 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Iowa requires a 4-hour NAIC Partnership training CE course every 36 month CE term thereafter.

Kansas

Initial Certification Requirements: Initial 4-hour training course. Most carriers are requiring an 8 hour initial course instead. Check with your carrier.

Resident producers: In addition to a 4-hour training course, a Kansas producer may take a Kansas approved 8-hour NAIC Partnership course from another state to fulfill Kansas requirements. Producers should be advised that most states require an 8-hour course so completion of a Kansas approved 4-hour course would qualify for Kansas but not other states. Additionally, some carriers are not accepting 4-hour courses and are requiring 8-hour courses due to reciprocity.

Non-resident producers: Kansas has indicated that they have adopted training reciprocity. This means that non-resident producers may take a Kansas 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: 1 hour training course. Most carriers are requiring a 4 hour refresher course instead. Check with your carrier. Refresher is required by the end of each renewal cycle.

Kentucky

Training Deadline: The date a represented carrier launches their partnership product.

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Kentucky allows resident producers to take a Kentucky 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Kentucky's requirements.

Non-resident producers: Kentucky has adopted training reciprocity. This means that non-resident producers may take a Kentucky 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Producers must complete ongoing training of at least 4 hours in length during each CE biennium following the period in which initial training was completed.

Louisiana

Training Deadline:

Existing producers licensed before 8/15/10, must complete the training by 8/15/11. Producers licensed after 8/15/10 must complete the training before selling LTC insurance in Louisiana.

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Louisiana allows resident producers to take a Louisiana 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Louisiana's requirements.

Non-resident producers: Louisiana has adopted training reciprocity. This means that non-resident producers may take a Louisiana 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Louisiana requires the completion of a 4-hour course by the end of each renewal period.

Maine

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course

Resident producers: Maine requires that licensed resident producers either take a Maine approved 8-hour NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Non-resident producers: Maine has adopted training reciprocity and allows non-resident producers to take a Maine approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Maine requires a 4-hour course every 24 months.

Maryland

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Maryland requires that resident producers either take a Maryland approved 8-hour NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Non-resident producers: Maryland has adopted training reciprocity and allows non-resident producers to take a Maryland approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Maryland requires a 4-hour course every 24 months.

Massachusetts

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course which includes Massachusetts state MassHealth information by July 1, 2014.

Resident producers: Massachusetts allows resident producers to take a Massachusetts 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state along with the 2-hour MA supplemental course to fulfill Massachusetts's requirements.

Non-resident producers: Massachusetts has adopted partial training reciprocity. This means that non-resident producers may take a Massachusetts 8-hour NAIC Partnership that includes Massachusetts state MassHealth information, OR they may take an 8-hour NAIC Partnership course from another state. If the training is from another state, the producer must take an additional 2 hour of supplemental training which includes Massachusetts state MassHealth information.

Refresher Certification Training: Massachusetts requires a 4-hour course every 24 months. If the 4-hour course is taken in another state, resident and non-resident agents must also take the 2-hour supplemental MA course.

Michigan

There are no DRA/NAIC Partnership training requirements in place at this time.

However, most carriers are requiring that producers take carrier administered training, or take an 8 hour NAIC/DRA course from another state. Contact your distributor or carrier for more information.

Minnesota

Initial Certification Requirements: 8-hour Minnesota NAIC Partnership course

Resident producers: Minnesota requires that licensed resident producers take the Minnesota 8-hour NAIC Partnership course approved by the state of Minnesota. Resident producers may not take an 8-hour NAIC Partnership course from another state. (Updated on July 14, 2008)

Non-resident producers: Minnesota has adopted training reciprocity and allows non-resident producers to take an 8-hour NAIC Partnership course from another state, in addition to taking a course that teaches the unique aspects of Minnesota Medicaid Assistance.

Refresher Certification Training: Minnesota requires a 4-hour course every 24 months.

Missouri

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course

Resident producers: Missouri allows resident producers to take a Missouri 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Missouri's requirements.

Non-resident producers: Missouri has adopted training reciprocity and allows non-resident producers to take a Missouri approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Updated July, 2011: Missouri now requires a 4-hour course be completed within each license cycle instead of 24 months from the date of the initial training completion. This training requirement is for both resident and non-resident producers.

Montana

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Montana allows resident producers to take a Montana 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Montana's requirements.

Non-resident producers: Montana has adopted training reciprocity. This means that non-resident producers may take a Montana 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Montana requires a 4-hour course every 24 months.

Nebraska

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Nebraska allows resident producers to take a Nebraska 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Nebraska's requirements.

Non-resident producers: Nebraska has adopted training reciprocity. This means that non-resident producers may take a Nebraska 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Nebraska requires a 4-hour course every 24 months.

Nevada

Training Deadline:

- Existing producers that were licensed prior to 10/1/2011 must complete training by 10/1/2012
- New producers that were licensed after 10/1/2011 must complete the 8-hour NAIC Partnership training prior to soliciting, negotiating, or selling LTC insurance.

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Nevada allows resident producers to take a Nevada 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Nevada requirements.

Non-resident producers: Nevada has adopted training reciprocity. This means that non-resident producers may take a Nevada 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Nevada requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

New Hampshire

Initial Certification Requirements: An initial 8-hour NAIC Partnership training course.

Resident producers: New Hampshire allows for resident producers to take a New Hampshire 8-hour NAIC Partnership course. Producers may also take an 8-hour NAIC Partnership course from another state to fulfill the state's requirements.

Non-resident producers: New Hampshire has adopted training reciprocity. This means that non-resident producers may take a New Hampshire 8-hour NAIC Partnership course OR an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: New Hampshire requires a 4-hour refresher course every 24 months.

New Jersey

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: New Jersey allows resident producers to take a New Jersey 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill New Jersey's requirements.

Non-resident producers: New Jersey has adopted training reciprocity. This means that non-resident producers may take a New Jersey 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: New Jersey requires a 4-hour course every 24 months.

New York

General LTC Requirement: Not required

General Partnership LTC: Producer is required to complete a one time 8-hour LTC program and receive a New York Partnership Certification. The Partnership training consists of the 2 components - an online prerequisite course (including exam) and a 4-hour classroom course taught by Partnership staff.

Non-Resident producers: Non-resident producers must meet these requirements.

Continuing Education Requirement: Producer must keep their NY Life & Health license current and in good standing, including all normal continuing education requirements. These CE credits can be used to meet the mandatory Department of Insurance requirements for producer recertification.

North Carolina

Training Deadline

Effective March 7, 2011, the North Carolina initial training is due when the carrier you do business with launches their Partnership product.

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: North Carolina allows resident producers to take a North Carolina 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill North Carolina's requirements.

Non-resident producers: North Carolina has adopted training reciprocity. This means that non-resident producers may take a North Carolina 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: North Carolina requires a 4-hour course every biennial compliance period thereafter. This training requirement is for both resident and non-resident producers.

Additional LTC Requirement: Special License required: Special License required.

Producer must hold a Medicare Supplement/LTC license. The prerequisite to hold this license is the Accident, Health, and Sickness license. Producer must complete 10 hours of pre-licensing LTC/Medicaid education and pass a state examination. A non-resident is exempt from the pre-licensing education and exam, but must apply for the LTC license. To do so, they must be qualified for LTC in their resident state and hold a North Carolina Life & Health License.

North Dakota

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: North Dakota allows resident producers to take a North Dakota 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill North Dakota's requirements.

Non-resident producers: North Dakota has adopted training reciprocity. This means that non-resident producers may take a North Dakota 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: North Dakota requires a 4-hour course every 24 months. As of 2/25/13, a producer who fails to timely complete the four-hour ongoing training will no longer be required to retake an initial training course of no less than 8 hours. Instead, a producer who fails to timely complete the four-hour ongoing training must complete a four-hour training course to be considered compliant and, therefore, able to sell long-term care insurance.

Ohio

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Ohio requires resident producers to take an Ohio 8-hour NAIC Partnership course that has been assigned an LTC8 category.

Non-resident producers: Ohio has adopted training reciprocity. This means that non-resident producers may take an Ohio 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Ohio requires a 4-hour course that has been assigned an LTC4 category every 24 month CE cycle thereafter.

Oklahoma

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Oklahoma allows resident producers to take an Oklahoma 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Oklahoma's requirements.

Non-resident producers: Oklahoma has adopted training reciprocity. This means that non-resident producers may take an Oklahoma 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Oklahoma requires a 4-hour course every biennial renewal period. This training requirement is for both resident and non-resident producers.

Oregon

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Oregon allows resident producers to take an Oregon 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Oregon's requirements.

Non-resident producers: Oregon has adopted training reciprocity. This means that non-resident producers may take an Oregon 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Oregon requires a 4-hour course every 24 months.

Pennsylvania

Training Deadline:

- Existing producers licensed before April 1, 2011 must complete training by April 1, 2012.
- New producers licensed after April 1, 2011 must complete training prior to soliciting, negotiating, or selling LTC insurance.

Initial Certification Requirements: Initial 8-hour LTC training course. As part of this 8-hour requirement, a special 1-hour course related to the Medical Assistance Program (Medicaid) is required prior to engaging in any marketing activity of DRA Partnership policies.

Resident producers: Pennsylvania requires resident producers to take a Pennsylvania 8-hour LTC training course; they may not take an 8-hour Partnership course from another state.

Non-resident producers: Pennsylvania adopted training reciprocity. This means that non-resident producers may take a Pennsylvania 8-hour LTC training course, OR they may take an 8-hour NAIC Partnership course from another state. Please check with your carrier to determine if they require the 1 hour PA Medicaid course in addition to the 8 hour course.

Refresher Certification Training: Pennsylvania requires all producers to complete at least a 4-hour course every 24 month licensing cycle.

Rhode Island

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Rhode Island allows resident producers to take a Rhode Island 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Rhode Island's requirements.

Non-resident producers: Rhode Island has adopted training reciprocity. This means that non-resident producers may take a Rhode Island 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Rhode Island requires a 4-hour course every 24 months.

South Carolina

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: South Carolina allows resident producers to take a South Carolina 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill South Carolina's requirements.

Non-resident producers: South Carolina has adopted training reciprocity. This means that non-resident producers may take a South Carolina 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: South Carolina requires a 4-hour course every 24 months.

South Dakota

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course which includes South Dakota state Medicaid information.

Resident producers: South Dakota allows resident producers to take a South Dakota 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state along with the 1-hour SD supplemental course to fulfill South Dakota's requirements.

Non-resident producers: South Dakota has adopted partial training reciprocity. This means that non-resident producers may take a South Dakota 8-hour NAIC Partnership that includes South Dakota state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state. If the training is from another state, the producer must take an additional 1 hour of supplemental training which includes South Dakota state Medicaid information.

Refresher Certification Training: South Dakota requires a 4-hour course every 24 months. If the 4-hour course is taken in another state, resident and non-resident agents must also take the 1-hour supplemental SD course. For producers who became licensed after July 1, 2008, they must have completed 12 hours of training by July 1, 2010. The 4 hours of refresher training must be completed by July 1, 2010. The 4 hours of refresher training must be completed by July 1 of every second year.

Tennessee

Resident producers: Tennessee requires resident licensed producers take a Tennessee Continuing Education approved 8-hour NAIC Partnership course. **They may not** take an 8-hour NAIC Partnership course from another state to fulfill Tennessee's requirements.

Non-resident producers: Tennessee has adopted training reciprocity. This means that non-resident producers may take a Tennessee 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Tennessee requires 4 hours of additional training every 24 months starting with the renewal period after the 8 hour course was taken. This is every licensing period.

*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 4-hour ongoing LTC training requirement. This does not apply to the 8 hour initial training requirement.

Texas

Initial Certification Requirements: Texas approved 8-hour NAIC Partnership training course.

Resident producers: Texas requires that licensed resident producers take a course that has been approved by the Texas Department of Insurance. It does not have to be approved as continuing education, but can be.

Non-resident producers: 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.

Please note: training in one of the original 4 Partnership states of California, Connecticut, Indiana or New York does not qualify for Texas's training requirements.

Refresher Certification Training: Updated June 27th, 2013: Texas requires a 4-hour course to be taken by the end of each CE cycle (instead of every 24 months) and it must be approved as Continuing Education (CE) and CE must be issued. A non-resident will be deemed to satisfy the requirements if they are licensed in their home state and their home state is a Partnership state. If the home state is not a Partnership state, the producer can meet the requirements by taking an 8-hour Texas NAIC Partnership course. This training requirement is for both resident and non-resident producers.

Utah

Training Deadline: 5/10/2011

Initial Certification Requirements: Initial minimum of 3-hour training course on long-term care and long-term care insurance.

Resident producers: Utah allows resident producers to take a Utah 3-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course to fulfill Utah requirements. LTC Connection strongly recommends that producers complete an 8-hour course in order to avoid problems with training reciprocity if you also sell long-term care insurance in other states.

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

Refresher Certification Training: Utah requires a 3-hour course during each subsequent two-year licensing period. LTC Connection strongly recommends that producers complete a 4 hour course in order to avoid problems with reciprocity if you also sell long-term care insurance in other states.

Vermont

Initial Certification Requirements: Initial 8-hour NAIC training course. Training must be approved as CE.

- Existing producers licensed on or before 3/31/10 must complete the training by 3/31/11
- New producers licensed after 3/31/10 must complete the training mentioned above prior to selling LTCI

Resident producers: Vermont resident producers can take an 8-hour Vermont LTC CE course or an 8-hour NAIC Partnership course from another state. If a resident producer takes the 8-hour course in another state, they must also take the 2-hour Vermont supplemental course.

Non-resident producers: Vermont non-resident producers can take an 8-hour Vermont LTC CE course or an 8-hour NAIC Partnership course from another state.

If a non-resident producer takes the 8-hour course in another state, they must also take the 2-hour Vermont supplemental course.

Refresher Certification Training: Vermont requires a 4-hour course every 24 months.

Virginia

Initial Certification Requirements: An initial 8-hour NAIC Partnership training course which includes 2-hours of Virginia Partnership training. The 8-hour course must be approved by the VA DOI.

Resident producers: Virginia allows resident producers to take a Virginia 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill 6 of the required 8-hours of NAIC Partnership Training. If a course is taken from another state, the producer must also take a 2 hour VA Partnership course.

Non-resident producers: Virginia has adopted partial training reciprocity for 6 hours of NAIC Partnership training. This means that non-resident producers may take a Virginia 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state and a 2 hour VA Partnership course.

Refresher Certification Training: Virginia requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Updated October 24th, 2012: Virginia now requires resident agents who fail to complete the ongoing 4 hours of training within 24 months of the initial eight-hours of training to again complete eight hours of training.

Washington

Initial Certification Requirements: Initial 8-hour LTC course.

Resident producers: Washington allows resident producers to take a Washington Initial 8-hour LTC course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Washington's requirements.

Non-resident producers: Washington has adopted training reciprocity. This means that non-resident producers may take a Washington 8-hour Initial LTC Course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Washington requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

West Virginia

Initial Certification Requirements: An initial 8-hour NAIC Partnership training course.

Resident producers: West Virginia producers must take a West Virginia 8-hour NAIC Partnership course. A resident producer **may not take** an NAIC Partnership course from another state.

Non-resident producers: West Virginia has adopted training reciprocity. This means that non-resident producers may take a West Virginia 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: West Virginia requires a 4-hour course every 24 months each biennial CE renewal cycle thereafter.

Wisconsin

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course of which 2-hours shall contain Wisconsin specific Medicaid and long-term care information.

Resident producers: Wisconsin requires that resident producers take 6-hours of LTC insurance training and 2 hours of WI Medicaid training approved by the state of Wisconsin.

Non-resident producers: Wisconsin has adopted partial training reciprocity. This means that 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 Certification Training: Wisconsin now requires a 4-hour course be completed within each license cycle instead of 24 months from the date of the initial training completion. This training requirement is for both resident and non-resident producers. Wisconsin now requires non-resident producers taking a course in another state to take a 1 hour stand-alone Wisconsin Medicaid training course.

Wyoming

Initial Certification Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Wyoming allows resident producers to take an Wyoming 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Wyoming's requirements.

Non-resident producers: Wyoming has adopted training reciprocity. This means that non-resident producers may take a Wyoming 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Certification Training: Updated June 27th, 2013: Wyoming requires a 4 hour review course every 24 months thereafter (instead of by the end of each CE cycle).

For more information on LTC or to receive an illustration please contact

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