



Long Term Care

State-Specific Training Requirements

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.

Refresher Training Requirement

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

ALASKA

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.

Refresher Training Requirement

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

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.*

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

CALIFORNIA

Initial Training Requirement

Before selling, soliciting, or negotiating LTC insurance in California, producers must complete a California specific 8HR NAIC LTC 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 year license term.

COLORADO

Initial Training Requirement

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

Refresher Training Requirement

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

CONNECTICUT

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.

Refresher Training Requirement

Refresher Training not required.

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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.

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.

Refresher Training Requirement

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

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.

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.

INDIANA

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.

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.

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

KENTUCKY

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.

Refresher Training Requirement

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.

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

MASSACHUSETTS

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.

Refresher Training Requirement

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.

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.

Refresher Training Requirement

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.

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.*

Refresher Training Requirement

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.

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

NEW YORK

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.*

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

RHODE ISLAND

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.*

Refresher Training Requirement

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

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.

Refresher Training Requirement

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

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.

Refresher Training Requirement

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.

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.

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.

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.

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.

UTAH

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.

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.

VERMONT

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

Refresher Training Requirement

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

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.

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.

Refresher Training Requirement

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

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.*

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.

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.*

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)