

LTC Agent Data For Map

**REQUIREMENTS FOR SELLING LONG TERM CARE**

State	License Type Required to Sell Long Term Care	LTC/Partnership Education Required Prior to Selling		LTC/Partnership Education Renewal		LTC/Partnership Education Non Resident Rules
		Long Term Care	Partnership Requirement	Long Term Care	Partnership Requirement	
AL	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.
AK	Health	None	None	None	None	None
AZ	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course will be required prior to selling a LTC Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTC Education will be required every 2 years after completion of the initial 8 hour course.	Allows an insurance producer's completion of LTC insurance education in another state to satisfy the AZ educational requirement if the other state's requirement is substantially similar.
AR	Accident, Health & Sickness	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course & state supplement.	4 hours of LTC Education will be required every 2 years after completion of the initial 8 hour course.	The Partnership education requirement is included in the LTC training course.	Nonresidents are exempt if they meet these requirements in any state.
CA	Accident & Health	8 hours of CA-Specific LTC is required prior to selling Long Term Care	8 hours in Partnership LTC is required prior to selling LTCP; must also meet CA regular LTC requirement.	8 hours of LTC Education is required every 2 years after the initial 8 hour course is taken to remain qualified to sell Long Term Care.	8 hours of LTCP Education is required every 2 years after the initial 8 hour course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
CO	Accident & Health	An initial training of 8 hours of general LTC must be completed prior to selling Long Term Care.	8 hours of CO specific LTCP training must be completed prior to selling LTCP. Must also meet the CO LTC requirement for a total of 16 hours of LTC education.	No less than 5 hours of ongoing LTC training is required every 24 months after the initial 16 hours have been met.	The Partnership education renewal is included with the 5 hours of LTC education required every 24 months.	Nonresidents are exempt if they satisfy the LTC requirement in their home state.
CT	Accident & Health	None	A 7 hour, one time, certification course in LTC Partnership is required prior to selling Partnership.	None	None	Nonresidents must comply with resident LTCP Education rule.
DE	Health	Residents must take 3 hrs LTC as part of biennial License CE during year of initial LTC sale.	None	None	None	Nonresidents are exempt from meeting the Partnership education requirement in this state.
DC	Accident & Health	None	None	None	None	None

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<b>FL</b>	Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
<b>GA</b>	Accident & Sickness	None	8 hour NAIC Model Course & state supplement is required prior to selling a LTCP Policy.	None	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
<b>HI</b>	Accident, Health & Sickness	None	None	None	None	None
<b>ID</b>	Disability	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.
<b>IL</b>	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents are exempt if they satisfy the LTC Partnership Program training requirement in their home state.
<b>IN</b>	Accident, Health & Sickness	8 hours of LTC is required prior to selling Long Term Care.	7 hours of Partnership is required, one time, prior to selling.	5 hours of LTC Education is required every 2 years after the initial courses are taken to remain qualified to sell Long Term Care.	None	Nonresidents must comply with resident LTCP Education rules.
<b>IA</b>	Accident & Health	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	3 hour NAIC Model Course is required every 3 years after the initial course is taken to remain qualified to sell LTCP.	LTC model training requirements met for another state will satisfy the training requirements for this state.
<b>KS</b>	Accident, Health & Sickness	Partnership requirement must be met to sell LTC.	Effective July, 2010, 4 hour NAIC Model Course will be required prior to selling a LTC Policy.	Partnership requirement must be met to sell LTC.	Effective July, 2010, 1 hour of LTC Education will be required every 2 years after completion of the initial 4 hour course.	Allows an insurance producer's completion of LTC insurance education in another state to satisfy the KS educational requirement if the other state's requirement is substantially similar.

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<b>KY</b>	Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course will be required prior to selling a LTC Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTC Education will be required every 2 years after completion of the initial 8 hour course.	Allows an insurance producer's completion of LTC insurance education in another state to satisfy the KY educational requirement if the other state's requirement is substantially similar.
<b>LA</b>	Accident & Health	None	None	None	None	None
<b>ME</b>	Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Satisfaction of these training requirements in any state will be deemed to satisfy the training requirements in Maine.

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MD	Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hour NAIC Model Course is required every 2 years after the initial course is taken to remain qualified to sell LTCP	Long-term care model training requirements met for another state will satisfy the training requirements for this state.
MA	Accident, Health & Sickness	TLTC Product Training is required.	None	None	None	Nonresidents must complete the TLTC training as well.
MI	Accident & Health	None	8 hours of LTC is recommended prior to selling Long Term Care.	None	4 hours of LTC Education is recommended every 2 years.	Nonresidents must comply with resident LTC & LTCP Education rules.
MN	Accident & Health	8 hours of LTC is required prior to selling Long Term Care.	LTC requirement must be met to sell Partnership.	4 hours of LTC Education is required every 2 years after the initial courses are taken to remain qualified to sell Long Term Care.	LTC requirement must be met to sell Partnership.	Nonresidents must comply with resident LTC & LTCP Education rules.
MS	Accident & Health	None	None	None	None	None
MO	Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
MT	Disability	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
NE	Accident, Health & Sickness	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.
NV	Health	None	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	None	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Satisfaction of these training requirements in any state shall be deemed to satisfy the training requirements in NV.
NH	Accident & Health	None	None	None	None	None
NJ	Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Satisfaction of these training requirements in any state will be deemed to satisfy the training requirements in NJ.

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NM	Accident & Health	None	None	None	None	None
NY	Accident, Health & Sickness	None	8 hours of Partnership is required, one time, prior to selling.	None	None	Nonresidents must comply with resident LTC & LTCP Education rules.
NC	Medicare Supplement/Long Term Care	10 hours pre-licensing education is required to qualify for the Med Supp/LTC license.	None	None	None	Nonresidents must obtain the Medicare Supplement/ LTC license.
ND	Accident & Health	None	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	None	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Satisfaction of these training requirements in any state shall be deemed to satisfy the training requirements in ND.
OH	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	The satisfaction of these requirements in any state shall satisfy the training requirements in OH for non-residents.
OK	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents are exempt if they meet these requirements in any state.
OR	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.
PA	Accident & Health	None	8 hour NAIC Model Course is required prior to selling a LTCP Policy. 1hour of Partnership is required prior to selling.	None	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
RI	Accident, Health & Sickness	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.
SC	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.

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SD	Accident, Health & Sickness	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
TN	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	NR insurance producers that comply with the education requirements to sell Partnership policies in his/her state shall be deemed to comply with the requirements of TN.
TX	Accident & Health	None	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	None	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents are exempt if compliant with LTCP training in home state and home state is a LTCP state. If home state is not LTCP state, licensee must complete TX requirement or designate a home state that qualifies as an LTCP state.
UT	Accident & Health	None	None	None	None	None
VT	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy. Producers already licensed and selling on 03/31/2010 must complete the one-time training on or before 03/31/2011.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
VA	Health	None	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	None	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
WA	Disability	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course is required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.

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WV	Accident & Sickness	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course will be required prior to selling a LTC Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTC Education will be required every 2 years after completion of the initial 8 hour course.	Allows an insurance producer's completion of LTC insurance education in another state to satisfy the WV educational requirement if the other state's requirement is substantially similar.
WI	Accident & Health	Partnership requirement must be met to sell LTC.	8 hour NAIC Model Course and state supplement are required prior to selling a LTCP Policy.	Partnership requirement must be met to sell LTC.	4 hours of LTCP Education is required every 2 years after the initial course is taken to remain qualified to sell LTCP.	Nonresidents must comply with resident LTC & LTCP Education rules.
WY	Accident/Health/ Sickness/Disability	Partnership requirement must be met to sell LTC.	Effective July, 2010, 8 hour NAIC Model Course will be required prior to selling a LTC Policy.	Partnership requirement must be met to sell LTC.	Effective July , 2010, 4 hour of LTC Education will be required every 2 years after completion of the initial 8 hour course.	Long-term care model training requirements met for another state will satisfy the training requirements for this state.