DEPARTMENT OF INSURANCE
STATE OF NORTH DAKOTA

Jim Poolman
Commissioner of Insurance

BULLETIN 2007-3

TO: All Insurers Writing Long-Term Care Insurance
All Resident Insurance Producers Licensed in Accident and Health and Authorized to Sell, Solicit or Negotiate Long-Term Care Insurance
All Approved Continuing Education Providers
State Long-Term Care Partnership Program

FROM: Jim Poolman, Commissioner

DATE: August 3, 2007

SUBJECT: Insurance Producer Training – Policies Issued Under Qualified State Long-Term Care Insurance Partnership ("Qualified Partnership")

The Deficit Reduction Act of 2005, Public Law 109-171 (the "DRA"), allows for the expansion of Qualified Partnerships. The DRA and the State Medicaid Director's Letter (SMDL #06-019) dated July 27, 2006, issued by Centers for Medicare & Medicaid Services, require the North Dakota Insurance Department to provide assurance that any insurance producer who sells, solicits or negotiates "a policy under a Partnership receives training and demonstrates an understanding of Partnership policies and their relationship to public and private coverage to long-term care."

Accordingly, an individual may not sell, solicit or negotiate a long-term care insurance policy that will constitute a Partnership policy unless the individual is licensed as an insurance producer for the accident and health line of authority and has completed a one-time training course by or before July 1, 2008, and ongoing training every 24 months thereafter. Thus, prior to such date, an insurance producer licensed for the line of accident and health selling Partnership policies will be considered to have satisfied these requirements.

Insurers providing long-term care insurance shall obtain verification that the insurance producer receives such training and make verification of the training available to the North Dakota Insurance Commissioner upon request. The one time training course shall be no less than eight hours and the ongoing training shall be no less than four hours.

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Training shall cover the following topics: long-term care insurance, long-term care services, Qualified Partnerships, and the relationship between Qualified Partnerships and other public and private coverage of long-term care.

The satisfaction of these training requirements in any state shall be deemed to satisfy the training requirements in North Dakota. These training requirements may be approved for continuing education credit in North Dakota if such training has been filed and approved pursuant to North Dakota's continuing education laws and rules. The training requirements described by this bulletin shall not be construed in any way to prohibit or limit direct sales of Partnership Policies by issuers of such policies.

If you have any questions concerning this training requirement, please contact the Investigations and Licensing Division at (701) 328-3548.

JP/njb