DEPARTMENT OF INSURANCE
STATE OF NORTH DAKOTA

Jim Poolman
Commissioner of Insurance

BULLETIN 2007-4

TO: All Insurers Writing Long-Term Care Insurance
State Long-Term Care Partnership Program

FROM: Jim Poolman, Commissioner

DATE: August 3, 2007

SUBJECT: Announcement of North Dakota Long Term Care Partnership Program

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The North Dakota Department of Human Services submitted a request to the Centers for Medicare and Medicaid Services ("CMS") and has received approval of the North Dakota Long Term Care Partnership Program. The effective date of the North Dakota Long Term Care Partnership Program is January 1, 2007.

The North Dakota Long Term Care Partnership Program provides asset protections to purchasers of qualified long-term care insurance policies covered by the North Dakota Long Term Care Partnership Program. Specifically, the asset eligibility and recovery provisions of North Dakota's Medicaid program are modified by disregarding assets equal to the insurance benefits received from Partnership Policies, thus permitting individuals to protect assets from spend-down and estate recovery requirements if Medicaid assistance is ever needed. The North Dakota Long Term Care Partnership Program has been adopted in accordance with the Deficit Reduction Act of 2005 (P.L. 109-171) (the "DRA").

For Implementation Guidelines and additional information, see North Dakota Insurance Department website at http://www.nd.gov/ndins/company/.

For Medicaid-related questions, see North Dakota Department of Human Services at http://www.nd.gov/dhs/.

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