North Dakota
Insurance Department
Adam W. Hamm, Commissioner

BULLETIN 2012-2

TO: All Insurers Writing Long-Term Care Insurance
All Approved Continuing Education Providers
North Dakota Department of Human Services Medical Services Division

FROM: Adam Hamm, Commissioner

DATE: August 31, 2012

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

The purpose of this bulletin is to clarify the training required of insurance producers who sell long-term care insurance policies under the Partnership Program established by the Deficit Reduction Act of 2005, Public Law 109-171 ("DRA"). This bulletin clarifies Bulletin 2007-3. All of the provisions of Bulletin 2007-3 remain in place.

The DRA and the State Medicaid Director's Letter (SMDL #06-019) dated July 27, 2006, issued by the Centers for Medicare & Medicaid Services, require the North Dakota Insurance Department to provide assurance that any producer who sells Partnership policies has received sufficient training and demonstrates an understanding of Partnership policies and their relationship to public and private coverage of long-term care. Accordingly, an insurer providing long-term care insurance shall ensure that a producer will 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 an initial training course and ongoing training courses every 24 months thereafter. The initial training shall be no less than eight hours and the ongoing training shall be no less than four hours.

Upon completion of the initial training, the insurer providing long-term care insurance shall ensure that its producers complete ongoing long-term care insurance training of no less than 4 hours every 24 months thereafter. If a producer does not complete ongoing training of 4 hours every 24 months, the producer must retake an initial training course of no less than 8 hours.

AH/njb