

LONGTERM CARE EDUCATION REQUIREMENTS PRIOR TO SELLING

Below is the longterm care (LTC) education required by state prior to selling, soliciting, or negotiating longterm care insurance.

State	Required for (Producer Type)	Line of Authority Required	Initial Training	Refresher Training		State-Specific Training Required		NAIC Training Accepted		NOTES
			Length	Length	Deadline	Res	Nonres	Res	Nonres	
AK	All	Health	8 hrs	4 hrs	24 months			X	X	
AL	All	Accident & Health	8 hrs	4 hrs	License Renewal			X	X	License renewal deadline is the date the license expires. Licenses are renewed biennially based on agent's birth month and year.
AR	All	Accident, Health & Sickness	8 hrs	4 hrs	24 months			X	X	
AZ	All	Accident & Health	8 hrs	4 hrs	24 months	X			X	Resident producers must complete a continuing education CE-approved course by an Arizona-approved provider. A nonresident insurance producer's satisfaction of a substantially similar LTC training requirement of any other state satisfies the nonresident insurance producer's LTC training requirement.
CA	Non-Partnership	Accident & Health	See Notes	See Notes	See Notes	X	X			Residents licensed less than four years: take eight hours every 12 months without duplicating a course during the same license term. Beginning in the fifth year they are licensed, licensees are required to complete eight hours of LTC training every two-year license term. Residents licensed greater than four years, nonresidents or agents that are exempt from CE: Take eight hours initial training and eight hours refresher by each subsequent license renewal.
CA	Partnership	Accident & Health	8 hrs General + 8 hrs Partnership	8 hrs	Subsequent License Renewal	X	X			Pursuant to Section 1630 of the California Insurance Code, licenses are issued for two-year terms. Specifically, the term of the first license begins the date the license is issued and expires the last day of that same calendar month two years later. Any additional licenses issued at a later date will expire at the same time as the initial license. To check the CA LTC CE taken and an agent's license term, go to the CA Department of Insurance (DOI) website by clicking on the "Continuing Education" button on the Licensee lookup screen on the CA DOI website. Any LTC CE taken during the license term carries to the next license renewal period. EXAMPLE: LTC CE taken during 04/01/22-03/31/24 license renewal period would carry to next renewal period of 04/01/24-03/31/26. The agent will then have until 03/31/26 to renew the LTC CE.
CO	Non-Partnership	Accident & Health	8 hrs	5 hrs (classroom)	24 months			X	X	Four-hour NAIC training can be accepted based on reciprocity rules.
CO	Partnership	Accident & Health	16 hrs (8 general LTC plus 8 classroom partnership specific)	5 hrs (classroom)	24 months			X	X	Four-hour NAIC training can be accepted based on reciprocity rules.
CT	Partnership	Accident & Health	10 hrs (online)	—	—	X	X			State requires completion of one 10-hour online course. CE credits must be earned for completing the course.

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DE	All Residents Only	Health	3 hrs. Requirement does not need to be met prior to sale	3 hrs	License Renewal	X				DE only requires training for residents. License renews every two years.
DC	—	Accident & Health	—	—	—					
FL	Non-Partnership	Health	8 hrs	4 hrs	24 months			X	X	
FL	Partnership	Health	8 hrs	4 hrs	24 months			X	X	
GA	Partnership	Accident & Sickness	8 hrs (must include 2 hrs on GA Medicaid)	4 hrs (must include 2 hrs on GA Medicaid)	Biennial License Renewal	X	X		X Plus state-specific supplement	CE requirements must be completed biennially on or before the last day of the licensee's birth month — the license renewal cycle.
HI	—	Accident, Health & Sickness	—	—	—	—	—	—	—	
IA	All	Accident & Health	8 hrs	4 hrs	Subsequent License renewal (see notes)	X			X	License Renewal period is every three years. If a producer completed four credits of LTC insurance training prior to January 1, 2010, then they would only need to complete another 4 credits of one-time (initial) training. This is specifically related to the LTC partnership program and Iowa-specific Medicaid requirements.
ID	All	Disability	8 hrs	4 hrs	24 months			X	X	Note: Standalone LTC policies require both the life and disability line of authority on the license.
IL	All	Accident & Health	8 hrs	4 hrs	Subsequent License renewal			X	X	The amendment establishes that a producer who fails to complete the four hours of ongoing training prior to license renewal will have 12 months from that renewal date to complete the ongoing training without having to retake the initial eight-hour course.
IN	Non-Partnership Residents Only	Accident, Health & Sickness	8 hrs	5 hrs	Subsequent License renewal			X	X	Indiana nonresidents that took Indiana LTC training can use it to satisfy nonresident training in other NAIC-approved states

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IN	Partnership (resident and nonresident)	Accident, Health & Sickness	15 hrs resident (8 Basic LTC plus 7 Indiana LTC Partnership training) 7 hrs nonresident (Indiana LTC Partnership training)	5 hrs (residents only)	Subsequent License renewal	X	X	X Plus 7 hrs IN LTCP Training		
KS	Partnership	Accident, Health & Sickness	4 hrs	1 hrs	License Renewal	X	X			KS licenses are renewed based on a biennium period — or renewal cycle — which is a two-year period. However, the CE date is based on the end of that biennium period.
KY	Partnership	Health	8 hrs	4 hrs	Subsequent License renewal			X	X	
LA	All	Accident & Health	8 hrs	4 hrs	24 months (Every renewal period — see notes)			X	X	Renewal period is every two years from the date of the initial training.
MA	All	Accident, Health & Sickness	8 hrs	4 hrs	24 months			X Plus 2 hrs state-specific supplement	X Plus 2 hrs state-specific supplement	For producers who have already taken a six- to eight-hour longterm care training course, they will need to take an additional two-hour course in longterm care with the MassHealth requirements prior to July 1, 2014, and then comply with the ongoing training requirement of at least a four-hour training course every 24 months. Producers, both resident and nonresident who have previously taken at least six hours of longterm care continuing education only need to fulfill the required two-hour course in order to satisfy the one-time eight-hour Massachusetts longterm care continuing education requirement. Massachusetts has state-specific MA-approved courses and Prometric provides a list of those courses (please see spreadsheet on Prometric website: https://www.prometric.com/en-us/clients/ce/Pages/maceprod.aspx .) If an agent has taken the eight- or four-hour MA-approved courses from this list, then they would not need the two-hour state-specific supplement course. Agents that took another state's training would need to take the two-hour MA state-specific supplement course to comply with the MA LTC requirements, for both initial and ongoing training.
MD	All	Health	8 hrs	4 hrs	24 months			X	X	The license renewal period is two years and it ends the last day of the month in which the licensee was born.

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ME	All	Health	8 hrs	4 hrs	24 months			X	X	
MI	All	Life for LTC rider (see note) Health for standalone LTC	8 hrs	4 hrs	24 months			X	X	
MN	All	Life or Health or Sickness	8 hrs	4 hrs	24 months	X	X (2 HRS)		X Plus state-specific supplement	Courses must be approved by the commissioner. MN resident producers must complete a MN course. Nonresidents may complete an eight-hour course in another state but must complete a second course that includes the MN-required content.
MS	—	Accident & Health	—	—	—					
MO	Partnership	Life for LTC rider Health for standalone LTC	8 hrs	4 hrs	Biennial License Renewal			X	X	Note: Standalone LTC policies require both the life and health line of authority on the license. Missouri licenses renew biennially (two years) of the current license expiration date. Refresher training must be completed prior to each biennial license renewal.
MT	All	Life for LTC rider Health for standalone LTC	8 hrs	4 hrs	24 months			X	X	
NC	All (See Notes)	Accident & Health/Sickness and Medicare Supplement/LTC	8 hrs	4 hrs	Biennial License Renewal			X	X	For non-partnership products (both standalone and riders), there are no specific LTC CE requirements, just the standard CE requirements toward their license. Refresher training is due every biennial license renewal period, which is based on the birth month of the agent.
ND	Partnership	Accident & Health	8 hrs	4 hrs	24 months			X	X	
NE	All	Accident, Health & Sickness	8 hrs	4 hrs	24 months			X	X	
NH	Partnership	Accident & Health	8 hrs	4 hrs	24 months			X	X	
NJ	All	Life for LTC rider Health for stand-alone LTC	8 hrs	4 hrs	24 months			X	X	

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NM	All	Life and/or Accident & Health	8 hrs	4 hrs	24 months			X (See Notes)	X	Resident agent may complete these training requirements in any state as long as the New Mexico Office of Superintendent of Insurance has approved the course for LTC credit prior to the agent taking the course.
NV	All	Health	8 hrs	4 hrs	24 months			X	X	
NY	Partnership	Life for LTC rider Health for standalone LTC	6 hrs	—	—					
OH	All	Accident & Health	8 hrs	4 hrs	License Renewal	X			X	A resident agent shall satisfy the training and continuing education by completing LTC courses that are approved by the OH superintendent. A nonresident agent may satisfy the training and continuing education by completing the training requirements in any other state, provided that the course is approved for credit by the insurance department of that state prior to the agent taking the course. License renews every 24 months and a four-hour refresher must be completed in every 24 month period commencing on the first day of January of the year immediately following the year of issuance on agent's license.
OK	All	Accident & Health	8 hrs	4 hrs	License Renewal			X	X	
OR	All	Accident & Health	8 hrs	4 hrs	24 months			X	X	
PA	Non-Partnership	Accident & Health	8 hrs	4 hrs	Subsequent License Renewal			X	X	
PA	Partnership	Accident & Health	8 hrs General plus 1 hr Medicaid training OR 8 hrs state-specific	4 hrs	Subsequent License Renewal	X (1 hr Medicaid)	X	X Plus 1 hr Medicaid training	X	One-hour Medicaid not required for nonresidents.
RI	All	Accident, Health & Sickness	8 hrs	4 hrs	24 months			X	X	
SC	All	Accident & Health	8 hrs	4 hrs	24 months			X	X	

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SD	All	Accident, Health & Sickness	8 hrs	4 hrs	24 months - July 1st	X (SD Medicaid)	X (SD Medicaid)	X (SD Medicaid)	X (SD Medicaid)		Four hours of refresher training must be completed by July 1 of every second year. Training courses must be approved by the SD Division. The eight-hour training requirement need not be entirely SD-specific training. For instance, nonresident agents may satisfy their eight hours of training by taking courses in their home state. However, each agent, both resident and nonresident, is still responsible for obtaining specific training on SD Medicaid. Whether that is done within the scope of the eight hours of training or is provided outside the scope of the eight hours of training is optional. SD Medicaid NOT required for the LTC Rider.
TN	All	Accident & Health	8 hrs	4 hrs	Subsequent License renewal	X			X		Agents continuously licensed since 1/1/1994 are exempt from the four-hour LTC refresher training. Nonresident insurance producers that comply with the education requirements to sell partnership-qualified policies in their home state shall be deemed to comply with the requirements of this state.
TX	Partnership	Accident & Health	8 hrs	4 hrs	Reporting Period* (See Notes)	X	X (if home state is a non-partnership state)				Course must be approved by TX Department. A nonresident licensee whose home state is another partnership state may meet the other state's training requirements. A nonresident from a non-partnership home state must complete a TX-certified course or designate a partnership state as his/her home state and meet that state's requirements. *Reporting Period: The period from the issue date or last renewal date of the license to the expiration date of the license, generally two years.
UT	All Resident	Accident & Health	3 hrs	3 hrs	Subsequent License renewal			X	—		Utah non-residents that took Utah LTC training can use it to satisfy non-resident training in other NAIC approved states.

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VA	Partnership	Life for LTC ride Health for standalone LTC	8 hrs (2 hrs must be partnership specific)	4 hrs (2 hrs must be partnership specific)	24 months	X	X	X Plus 2 hrs state-specific supplement	X Plus 2 hrs state-specific supplement	<p>Eight-hour course must be approved by the VA DOI.</p> <p>Resident agents who fail to complete the ongoing four hours of training within 24 months have to complete eight hours of training again with two hours of state-specific supplement.</p> <p>Training requirements are the same for both resident and nonresident agents.</p> <p>Residents: Two-hour state-specific supplement required with initial and refresher training and is included in the eight-hour VA NAIC partnership course and four-hour VA NAIC partnership course. A four-hour refresher (or two-hour partnership) is required every 24 months.</p> <p>Nonresidents: Nonresident agents who comply with their home state requirement need only take a two-hour VA-specific course to meet requirement in VA. This two-hour VA-specific partnership course is required every 24 months for refresher training. A continuing education exemption does not apply to this training requirement. The \$15 continuance fee that is needed each biennium to verify home state status does not exempt agents from LTC CE requirements.</p>
VT	All	Accident & Health	8 hrs (2 hrs must be VT Medicaid Info)	4 hrs	Subsequent License renewal	X	X		X Plus state-specific supplement	The VT-specific information can be part of an eight-hour course or may be provided as a separate course. Satisfaction of the training requirements in any state shall be deemed to satisfy the training requirements in VT, except for the two hours of VT-specific Medicaid initial training.
WA	All	Disability	8 hrs	4 hrs	24 months			X	X	LTC training taken prior to 1/1/2009 does not count toward the NAIC requirement. The 8-hour requirement must be completed after 1/1/2009.
WI	All	Accident & Health	8 hrs (2 hrs must be WI Medicaid & LTC info)	4 hrs (1 hr must be WI Medicaid & LTC info)	Subsequent License renewal	X	X		X Plus state-specific supplement	Department must approve training. Training shall be completed in one six-hour course for non-WI-specific Medicaid and LTC information training and one two-hour course for WI-specific Medicaid and LTC information or one eight-hour course that includes the two hours of training containing WI-specific Medicaid and LTC information.
WV	All	Accident & Sickness	8 hrs	4 hrs	Subsequent License renewal	X			X	The continuing education biennium period should coincide with a producer's license renewal/expiration date.

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WY	All	Accident, Health, Sickness, & Disability	8 hrs	4 hrs	24 months	X	X	X (see comment)	X (see comment)	WY-specific Medicaid and LTC information must be included in the training, but the satisfaction of the other training requirements in any state shall be deemed to satisfy the training requirements in WY.