

Do you need to complete training for a state?

State	Who must complete LTC partnership training?
Alabama	All LTCI producers
Arizona	All LTCI producers
Arkansas	All LTCI producers
Colorado	All LTCI producers
Florida	All LTCI producers
Georgia	Only producers of partnership products*
Idaho	All LTCI producers
Illinois	All LTCI producers
Iowa	All LTCI producers
Kansas	Only producers of partnership products*
Kentucky	Only producers of partnership products*
Maine	All LTCI producers
Maryland	All LTCI producers
Minnesota	All LTCI producers
Missouri	Only producers of partnership products*
Montana	All LTCI producers
Nebraska	All LTCI producers
New Jersey	All LTCI producers
North Dakota	Only producers of partnership products*
Ohio	All LTCI producers
Oklahoma	All LTCI producers
Oregon	All LTCI producers
Pennsylvania	Pennsylvania-specific one-hour course: Only producers of partnership products* Proposed eight-hour course: All LTCI producers
Rhode Island	All LTCI producers

South Carolina	All LTCI producers
South Dakota	All LTCI producers
Tennessee	All LTCI producers
Texas	Only producers of partnership products*
Virginia	Only producers of partnership products*
Washington	All LTCI producers
West Virginia	All LTCI producers
Wisconsin	All LTCI producers

*** Important note:** Some insurance carriers are requiring that ALL their LTCI producers complete the LTC partnership training, even if this is not a state requirement.

Information based on state documents and communication with state personnel as of May 18, 2009.

When do you have to complete the initial training?

State	Deadline for completion of initial LTC partnership training
Alabama	Agents already selling LTCI before March 1, 2009: By December 31, 2009 Other agents: Before selling LTCI
Arizona	By June 30, 2009
Arkansas	Partnership LTCI: Agents must complete the initial training before selling partnership policies. Nonpartnership LTCI: Agents may sell nonpartnership policies before completing the initial training, but they must complete it by these deadlines: Agents already selling LTCI as of July 1, 2008: By July 1, 2009 Other agents: By January 1, 2009
Colorado	By January 1, 2009
Florida	Before selling LTCI
Georgia	By January 1, 2009
Idaho	Before selling LTCI
Illinois	Agents who had taken Illinois Course 09400 as of July 1, 2008: By July 1, 2009 Other agents: Before selling LTCI
Iowa	By January 1, 2009

Kansas	By July 1, 2010
Kentucky	Before selling partnership policies
Maine	Before selling LTCI
Maryland	Before selling LTCI
Minnesota	Before selling LTCI
Missouri	Before selling partnership policies
Montana	Before selling LTCI
Nebraska	Before selling LTCI
New Jersey	Agents already selling LTCI before February 17, 2009: By July 1, 2009 Other agents: Before selling LTCI
North Dakota	Before selling partnership policies
Ohio	Before selling LTCI
Oklahoma	Agents already selling LTCI as of July 14, 2008: By July 14, 2009 Other agents: Before selling LTCI
Oregon	Before selling LTCI
Pennsylvania	Partnership policies: A Pennsylvania-specific one-hour course must be completed before selling partnership LTCI. Nonpartnership policies: An eight-hour training requirement has been proposed for all LTCI agents; if this is enacted, agents will be given time to fulfill it, but a deadline has not yet been set.
Rhode Island	Before selling LTCI
South Carolina	By July 1, 2009
South Dakota	Before selling LTCI
Tennessee	Agents already selling LTCI before July 1, 2008: By July 1, 2009 Other agents: Before selling LTCI
Texas	Agents already selling LTCI as of August 5, 2008: By January 1, 2009 Other agents: Before selling partnership policies
Virginia	Before selling partnership policies
Washington	Agents already selling LTCI before January 1, 2009: By July 1, 2009 Other agents: Before selling LTCI

West Virginia	<i>Effective July 1, 2009:</i> Agents already selling LTCl as of July 1, 2009: By July 1, 2010 Other agents: Before selling LTCl
Wisconsin	By January 1, 2009

Information based on state documents and communication with state personnel as of May 18, 2009.

What AHIP training do you need to take to meet the initial training requirements?

- Some states require only AHIP's eight-hour NAIC Model Course.
- Some states require the NAIC Model Course plus a supplement with information specific to that state.
- Two states (Minnesota and Colorado) require a state-specific course.

For online long-term care partnership training, please visit our website:
www.LTCLPartnershipsOnline.com.
 We also offer classroom training. Contact Scott Rice at srice@ahip.org.

Unless otherwise noted, a state's requirements are the same for resident and nonresident agents.

State	What do you have to take to meet the state's initial training requirement?
Alabama	NAIC Model Course (8 hours)
Arizona	NAIC Model Course (8 hours)
Arkansas	NAIC Model Course (8 hours) and state supplement
Colorado	CO resident agents: Colorado-specific course (16 hours) Nonresident agents qualify by meeting the LTCl training requirements of their home state.
Florida	NAIC Model Course (8 hours)
Georgia	NAIC Model Course (8 hours) and state supplements
Idaho	NAIC Model Course (8 hours)
Illinois	NAIC Model Course (8 hours)
Iowa	NAIC Model Course (8 hours) <i>Although Iowa requires only 4 hours, AHIP offers its 8-hour NAIC Model Course to Iowa agents so that they can earn additional CE and qualify to sell in other states.</i>

Kansas	<p>NAIC Model Course (8 hours)</p> <p><i>Although Kansas requires only 4 hours, AHIP plans to offer its 8-hour NAIC Model Course to Kansas agents so that they can earn additional CE and qualify to sell in other states. (Course submitted to state for approval.)</i></p>
Kentucky	NAIC Model Course (8 hours) and state supplements
Maine	NAIC Model Course (8 hours)
Maryland	NAIC Model Course (8 hours)
Minnesota	<p>MN resident agents: <i>MA Eligibility and the LTC Partnership Program</i> (Minnesota-specific course, 8 hours)</p> <p>Nonresident agents: NAIC Model Course (8 hours) plus state supplements</p>
Missouri	NAIC Model Course (8 hours)
Montana	NAIC Model Course (8 hours)
Nebraska	NAIC Model Course (8 hours) and state supplements
New Jersey	NAIC Model Course (8 hours)
North Dakota	NAIC Model Course (8 hours)
Ohio	<p>OH resident agents: NAIC Model Course (8 hours) and state supplements</p> <p>Nonresident agents: NAIC Model Course (8 hours)</p>
Oklahoma	NAIC Model Course (8 hours)
Oregon	NAIC Model Course (8 hours)
Pennsylvania	<p><i>Required now: Pennsylvania Medicaid Long-Term Care Services</i> (1-hour course)</p> <p><i>Proposed but not final:</i> NAIC Model Course (8 hours) in addition to or including the 1-hour course</p>
Rhode Island	NAIC Model Course (8 hours)
South Carolina	NAIC Model Course (8 hours) and state supplement
South Dakota	NAIC Model Course (8 hours) and state supplements
Tennessee	NAIC Model Course (8 hours) and state supplement
Texas	NAIC Model Course (8 hours) and state supplements
Virginia	<p>NAIC Model Course (8 hours) and state supplements</p> <p>(Some agents can fulfill the training requirement by taking a 2-hour course—see state report for details.)</p>

Washington	NAIC Model Course (8 hours) plus state supplements
West Virginia	NAIC Model Course (8 hours)
Wisconsin	NAIC Model Course (8 hours) and Wisconsin-specific course (2 hours)

Information based on state documents and communication with state personnel as of May 18, 2009.

What ongoing training will you need to complete, and when?

State	Hours	Timeframe for completing the ongoing training
Alabama	4	Every 24-month license renewal period after the period in which the initial training was completed
Arizona	4	Every 24-month period beginning July 1, 2009, after the 24-month period in which the initial training was completed
Arkansas	4	Every 24-month license renewal period after the period in which the initial training was completed
Colorado	5	Every 24-month CE period after the period in which the initial training was completed
Florida	4	Every 24 months beginning the date the agent completed the initial training
Georgia	4	Every 24-month license renewal period—see state report for details.
Idaho	4	Every 24-month license renewal period after the period in which the initial training was completed
Illinois	4	Every 24-month license renewal period after the period in which the initial training was completed
Iowa	3	Every three-year CE term
Kansas	1	Every 24-month license renewal period after the period in which the initial training was completed
Kentucky	4	Every 24-month license renewal period after the period in which the initial training was completed
Maine	4	Every 24 months beginning the date the agent completed the initial training
Maryland	4	Every 24 months beginning the date the agent completed the initial training
Minnesota	4	Every 24 months beginning the date the agent completed the initial training

Missouri	4	Every 24-month license renewal/CE period after the period in which the initial training was completed
Montana	4	Every 24 months beginning July 1, 2008
Nebraska	4	Every 24-month license renewal period after the period in which the initial training was completed
New Jersey	4	Every 24 months—see state report for details.
North Dakota	4	Every 24 months beginning July 1, 2008
Ohio	4	Every 24-month CE compliance period after the period in which the initial training was completed
Oklahoma	4	Every 24-month license renewal period after the period in which the initial training was completed
Oregon	4	Every 24 months beginning the date the agent completed the initial training
Pennsylvania	4*	Every 24-month license renewal period after the period in which the initial training was completed*
Rhode Island	4	Every 24 months beginning the date the agent completed the initial training
South Carolina	4	Every 24 months beginning the date the agent completed the initial training
South Dakota	4	Every 24 months beginning July 1, 2008
Tennessee	4	Every 24-month license renewal period after the period in which the initial training was completed
Texas	4	Every 24-month license renewal period after the period in which the initial training was completed
Virginia	4	Every 24 months beginning the date the agent completes the initial training
Washington	4	Every 24 months beginning the date the agent completes the initial training
West Virginia	4	Every 24-month license renewal period after the period in which the initial training was completed (effective July 1, 2010)
Wisconsin	4	Every 24-month license renewal period after the period in which the initial training was completed

* Proposed.

Information based on state documents and communication with state personnel as of May 18, 2009.