

To all members of GAHU:

Subject: Long Term Care Partnership Training

Regulations have recently been published by the Department of Insurance regarding Long Term Care Partnership insurance policies. Part of those regulations spell out training requirements and read as follows:

“On or after October 1, 2008 an individual may not sell, solicit or negotiate a partnership policy unless the individual is a licensed and appointed insurance agent in accordance with provisions of O.C.G.A Chapter 33-23 and has completed an initial training component and ongoing training every 24 months thereafter. The training shall meet the following requirements:

- (a) All training shall be approved as continuing education by the Commissioner in accordance with O.C.G.A Section 33-23-18.
- (b) The initial training required by this subsection shall be no less than eight hours, and the on-going training required by this subsection shall be no less than four hours.
- (c) The training required under subsection (b) of this subsection shall consist of topics related to long-term care insurance partnership programs, including, but not limited to:
 - 1. State and federal regulations and requirements and the relationship between qualified state long-term care insurance partnership programs and other public and private coverage of long-term care services, including Medicaid;
 - 2. Available long-term care services and providers;
 - 3. Changes or improvements in long-term care services or providers;
 - 4. Alternatives to the purchase of private long-term care insurance;
 - 5. The effect of inflation on benefits and the importance of inflation protection; and
 - 6. Consumer suitability standards and guidelines.”

The regulations go on to spell out how insurers must verify that an agent has met the training requirements before he/she will be allowed to sell a partnership policy.

These regulations apply to partnership policies only. Long Term Care insurance policies that do not qualify as partnership do NOT require additional training.

GAHU will be sending out notifications from time to time giving sources for this training. Many if not all insurance companies will be offering courses, so you may want to contact the companies you do business with the see what, if anything, they are offering in training courses. NAHU/AHIP have created training that has been approved by DOI. Information on that program is attached.

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GAHU