

Nebraska Department of Insurance
Guidance Document
IGD - - F3

Title: Producer Training – Policies Issued Under Qualified State Long-Term Care Insurance Partnership (“Qualified Partnership”)

Issue Date: October 20, 2022

Previously: Issued as CB-114, August 31, 2007

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The Deficit Reduction Act of 2005, Pub. L. 109-171 “DRA” allows for the expansion of the Qualified Long-Term Care Insurance Partnership. 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 Director of Insurance to assure that any producer who sells, solicits, or negotiates “a policy under a Partnership receives training and demonstrates an understanding of Partnership policies and their relationship to public and private coverage to long-term care.”

Accordingly, an individual may not sell, solicit, or negotiate long-term care insurance unless the individual is authorized as an insurance producer for health or sickness and accident insurance and completed a one-time training course and ongoing training every 24 months.

Insurers providing long-term care insurance must obtain verification that the producer receives such training, maintain records subject to the state’s record retention requirements and make that verification available to the Director upon request. The one-time training course must be no less than eight hours and the ongoing training must be no less than four hours during each twenty-four-month period. Training must cover the following topics: long-term care insurance, long-term care services, Qualified Partnerships, and the relationship between Qualified Partnerships and other public and private coverage of long-term care.

The completion of these training requirements in any state will satisfy the training requirements in Nebraska. These training requirements may be approved as continuing education courses.