



Roger A. Sevigny
Commissioner

The State of New Hampshire
Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301

Alexander K. Feldvebel
Deputy Commissioner

BULLETIN

Docket Number: INS NO. 10-020-AB

TO: All Licensed Insurers Writing Long-Term Care Insurance
All Resident Insurance Producers Authorized to Sell, Solicit or Negotiate Long-Term
Care Insurance
All Approved Continuing Education Providers
State LTC Partnership Program

A handwritten signature in black ink, appearing to read "RAS", located to the right of the "FROM" field.

FROM: Roger A. Sevigny

DATE: March 15, 2010

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

The Deficit Reduction Act of 2005, Pub. L. 109-171 (“the DRA”) allows for the expansion of Qualified Partnerships. The DRA and the State Medicaid Director’s Letter (SMDL #06-019) dated July 27, 2006, issued by Centers for Medicare & Medicaid Services, require the New Hampshire Insurance Department to provide assurance 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 licensed as an insurance producer for Accident and Health or sickness or under the Life line of authority and has completed a one-time training course prior to selling, soliciting or negotiating a Long Term Care policy certified as a Qualified Partnership. To continue to remain

qualified to sell this product, the producer must receive ongoing training every 24 months thereafter.

Insurers providing LTC insurance shall 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 New Hampshire Insurance Commissioner upon request. The one time training course shall be no less than 8 hours and the ongoing training shall be no less than 4 hours. Training shall 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 satisfaction of these training requirements in any state shall be deemed to satisfy the training requirements in New Hampshire. These training requirements may be approved as continuing education courses under RSA 402-J:7, II and Ins 1300. There are currently approved courses available.

Please contact Barbara Richardson at 271-2261 if you have any questions.