

**North Carolina Department of Insurance/Agent Services Division  
Long Term Care Partnership (LTCP)  
CE Provider Frequently Asked Questions**

**When is LTC Partnership effective?**

March 7, 2011 (3/7/11)

**Will NC reclassify LTC Partnership courses approved by NC through Prometric to qualify for LTC Partnership training?**

Yes, as long as there are no North Carolina specifics.

**Is LTC Partnership a training or a continuing education requirement?**

The initial 8 hours and ongoing 4 hour refresher is a training requirement needed to sell the product, not a continuing education requirement. In order for companies to be able to track that their agents have taken the required training, Prometric will be awarding LTC Partnership credit to courses that cover the LTC Partnership material. The LTC Partnership credit category will be displayed on the agent's transcripts. Any LTC Partnership credits earned will go towards the agent's general CE requirement.

**Is the 8-hour initial training for LTC Partnership another pre-licensing class prior to an applicant applying for the Medicare Supplement/Long Term Care license?**

No. This is a training requirement that must be met before the agent may sell LTC Partnership.

**How will NC track the agent's compliance with the initial 8-hour training and the ongoing 4-hour training?**

The companies will track the compliance and will be required to provide evidence of agent educational compliance to NCDI upon request. The North Carolina CE Administrator, Prometric, will code the courses approved for LTC Partnership and these will show on the transcript. However, if the agent met the requirement outside of continuing education, these courses will not show on the transcript. The coding by Prometric will take some development time; therefore, the coding will not be reflected on transcripts until Summer 2011.

**Are there any specific NC requirements for the 8 hour initial training or will a national course meet the course standards?**

At this time, there are not any state specifics for this training.

**If a provider offers the initial training in an 8-hour block of continuing education, will the provider be required to administer an examination and the participants pass the examination before they receive their course certificate?**

The provider should request an exemption to the rule requiring an examination for CE courses exceeding 6 hours.

An option to request an exemption from the classroom exam requirement for only Long Term Care Partnership courses has been added to the Course Application.

**What resources does ASD have to help the provider develop the initial training and the ongoing training for LTC Partnership?**

Thomson Reuters is the technical assistance contractor to the Department of Health and Human Services (DHHS) on the implementation of the Partnership program. One of their roles as the technical assistance contractor is to maintain a website on the Partnership program. This website can be accessed at:

<http://www.dehpg.net/ltcpartnership>

**If someone takes a LTC Partnership course prior to 3/7/11 effective date, will it count towards their training requirement?**

Yes, if an agent takes a course that is categorized as LTC Partnership before the 3/7/11 effective date, it does satisfy that training requirement. This training requirement is tracked by insurance company(ies).

**If an existing licensee took the training in another state that has LTC Partnership before NC implementation, will that licensee have to take the initial 8-hr training again NC before being able to sell LTC Partnership in NC?**

The Department will accept the training completed in another state if the licensee's insurance companies are able to accept this training to meet the reporting requirements to the Department.

## **Are there any pertinent CE rules relative to the Long Term Care Partnership Education?**

The LTC Partnership rules have been approved for an effective date of March 1, 2011.

### **11 NCAC 06A .0801 DEFINITIONS**

As used in this Section:

- (1) "Biennial compliance period" means the 24-month period during which an agent or adjuster shall comply with continuing education requirements.
- (2) "Cluster of courses" means a number of courses, each of which is less than 100 minutes in length, but altogether 100 minutes or more in length, that are offered within one state or national program or convention.
- (3) "Compliance year" means the second year of the biennial compliance period.
- (4) "Continuing Education Administrator" or "Administrator" means the entity with which the Commissioner contracts for continuing education administration, including the approval of providers and courses and the retention of ICEC records for licensees.
- (5) "Course" means a continuing education course directly related to insurance principles and practices or a course designed and approved specifically for licensees; but does not mean a business course of a general nature or an insurance marketing or sales course. Courses shall be for instructional purposes only and not for promoting the interests of or recruiting employees for any particular insurance agency or company.
- (6) "Disinterested third party" means a person not concerned, with respect to possible gain or loss, in the result of a pending course final examination.
- (7) "Distance learning" means an educational program in which the licensee and the instructor are in different physical locations and interact with each other through various methods of telecommunication.
- (8) "Ethics course" means a continuing education course that deals with usage and customs among members of the insurance profession involving their moral and professional duties toward one another, toward clients, toward insureds, and toward insurers.
- (9) "Insurance continuing education credit" or "ICEC" means a value assigned to a course by the Commissioner after review and approval of a course information. This term means the same as "credit hour" as used in G.S. 58-33-130.
- (10) "Instructor" means an individual who teaches, lectures, leads, or otherwise instructs a course.
- (11) "Licensee" means a licensed adjuster, a licensed broker, or a licensed agent with any of the following lines of authority: property, casualty, personal lines, life, or accident and health or sickness.

- (12) "Long-Term Care Partnership Education" means a continuing education course related to long-term care insurance, long-term care services and qualified state long-term care insurance partnership programs which includes:
- (a) State and federal regulations and requirements relating to long-term care partnership policies;
  - (b) the relationship between qualified state long-term care insurance partnership programs and other public and private coverage of long-term care services, including Medicaid:
    - (c) available long-term care services and providers;
    - (d) changes or improvements in long-term care services or providers;
    - (e) alternatives to the purchase of private long-term care insurance;
    - (f) the effect of inflation on long-term care partnership policy benefits and the importance of inflation protection; and
    - (g) consumer suitability standards and guidelines for long-term care partnership policies.
- (13) "Qualified Policy" has the same meaning as in G.S. 58-55-55(6) and includes a certificate issued under a group policy as specified in G.S. 58-55-60.
- (14) "Supervised examination" means a timed, closed book examination that is monitored and graded by a disinterested third party.
- (15) "Supervised individual study" means learning through the use of audio tapes, video tapes, computer programs, programmed learning courses, and other types of electronic media that are completed in the presence of an instructor.

*History Note: Authority G.S. 58-2-40; 58-33-130; 58-55-55; 58-55-60; 58-55-65; 58-55-75; Temporary Adoption Eff. June 22, 1990, for a period of 180 days to expire on December 19, 1990; ARRC Objection Lodged July 19, 1990; Eff. December 1, 1990; Amended Eff. March 1, 2011; February 1, 2008; February 1, 1995; June 1, 1992.*

**11 NCAC 06A .0814 AGENT EDUCATION ON LTCP POLICIES: COMPANY RESPONSIBILITY**

- (a) Each licensee who holds an accident and health or sickness license, a Medicare/Supplement Long-Term Care limited lines license, and who sells, solicits or negotiates Long-term Care Partnership policies shall complete eight hours of continuing education in Long-Term Care Partnership as defined in 11 NCAC 06A.0801(12) within one year of March 7, 2011.
- (b) Each licensee issued an accident and health or sickness license or a Medicare/Supplement Long-Term Care limited lines license after March 7, 2011 shall complete eight hours of continuing

education in Long-Term Care Partnership as defined in 11 NCAC 06A .0801(12) prior to selling, soliciting or negotiating a Long-Term Care Partnership Policy.

(c) Each licensee who holds an accident and health or sickness license, a Medicare/Supplement Long-Term Care limited lines license, and who sells, solicits or negotiates Long-term Care Partnership policies shall complete four hours of continuing education in Long-Term Care Partnership every biennial compliance period thereafter as defined in this Section.

(d) Insurers who provide Long-Term Care Partnership insurance shall verify that their appointed agents who sell, solicit or negotiate Long-Term Care Partnership policies as defined in G.S. 58-55-55(6) and G.S. 58-55-60 meet the continuing education requirements prescribed by this rule. Verification may be accomplished by obtaining and maintaining the continuing education certificate of completion or by obtaining and maintaining a copy of the continuing education transcript for each agent.

(e) Upon written request by the Commissioner the records obtained by the insurer to verify the agent has satisfied the continuing education requirements of this rule shall be provided to the Commissioner within 30 calendar days.

*History Note: Authority G.S. 58-2-40; 58-2-190; 58-33-130; 58-55-55; 58-55-60;  
Eff. March 1, 2011.*

#### **11 NCAC 06A .0809 APPROVAL OF COURSES**

(a) Providers of all courses specifically approved under Rule .0803 of this Section shall file with the Commissioner or Administrator copies of program catalogs, course outlines, copies of advertising literature, and pay the fee prescribed in G.S. 58-33-133(b).

(b) All providers of courses not specifically approved under Rule .0803 of this Section shall do the following:

(1) Any individual, school, insurance company, insurance industry association, or other organization intending to provide classes, seminars, or other forms of instruction as approved courses shall apply on forms provided by the Commissioner or Administrator; pay the fee prescribed in G.S. 58-33-133(b), provide detailed outlines of the subject matter to be covered, and copies of handouts to be given.

(2) Providers of supervised individual study programs shall file copies of the study programs and the examination, and Internet course security procedures.

(c) The Commissioner shall indicate the number of ICECs that have been assigned to the course that has been approved. If a course is not approved or disapproved within 60 days after receipt of all required information, the course is deemed to be approved at the end of the 60-day period.

(d) If a course approval application is denied, a written explanation of the reason for such action shall be furnished with the denial.

(e) Course approval applications shall include the following:

- (1) A statement for whom the course is designed;
  - (2) The course objectives;
  - (3) The names and duties of all persons who will be affiliated in an official capacity with the course;
  - (4) The course provider's tuition and fee refund policy;
  - (5) An outline that shall include:
    - (A) a statement of whether there will be a written examination, a written report, or a certification of attendance only;
    - (B) the method of presentation;
    - (C) a course content outline with instruction hours assigned to the major topics; and
    - (D) the schedule of dates, beginning and ending times and places the course will be offered, along with the names of instructors for each course session, submitted at least 30 days before any subsequent course offerings;
  - (6) A copy of the course completion certificate;
  - (7) A course rating form;
  - (8) A course bibliography; and
  - (9) An electronic copy of the course content and course examination for Internet courses.
- (f) A provider may request that its materials be kept confidential if they are of a proprietary nature.
- (g) Courses awarded more than six ICECs shall have an examination approved by the Commissioner in order for the licensee to get full credit.
- (h) A provider may request an exemption to the examination requirement in 11 NCAC 6A .0809(g) when filing a long-term care partnership continuing education course of eight hours.
- (i) A provider shall not cancel a course unless the provider gives written notification to all students on the roster and to the Commissioner or Administrator at least five days before the date of the course.
- (j) A provider shall submit course attendance records electronically within 15 business days after course completion.
- (k) An error on the licensee's record that is caused by the provider in submitting the course attendance records shall be resolved by the provider within 15 days after the discovery of the error by the provider.

*History Note: Authority G.S. 58-2-40; 58-33-130; 58-33-132;  
Temporary Adoption Eff. June 22, 1990, for a period of 180 days to expire on  
December 19, 1990;  
ARRC Objection Lodged July 19, 1990;*

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*Amended Eff. March 1, 2011; February 1, 2008; February 1, 1996; June 1, 1992.*