

## Long Term Care/Long Term Care Partnership (LTC/LTCP) Training Q&A

**Q.** When do the new continuing education regulations requiring the LTC/LTCP training go into effect?

**A.** April 1, 2011

**Q.** Where may I obtain a copy of the new regulations?

**A.** Currently, you may obtain a copy of the regulations at [www.pabulletin.com](http://www.pabulletin.com). Click on "Search", click on "Volume 41" and then click on "Volume 41, Number 5". Scroll down the page until you reach the Insurance Department section. Click on the link titled "Education and training for applicants and insurance producers". At a future date, you will be able to obtain a copy of the regulations at [www.pacode.com](http://www.pacode.com). Click on "Browse", select "31 INSURANCE" and then click the Submit button.

**Q.** If a producer completed an approved 8 hour LTC/LTCP course prior to April 1, 2011, will the course satisfy the initial training requirement?

**A.** Yes, as long as the course was categorized as an LTC/LTCP course at the time of completion.

**Q.** If a non-resident producer completes LTC/LTCP training in his/her home state, does this LTC/LTCP training make him/her eligible to engage in marketing activity of partnership policies in PA?

**A.** If the home state accepts the training completed by their resident producer in another state and that producer is licensed as a non-resident producer in PA, then PA will accept the training. Our intent is to defer to the home state which is the basic principle of reciprocity.

**Q.** When does the subsequent 4 hours of LTC/LTCP training need to be completed?

**A.** After the initial 8 hour requirement has been completed, the ongoing training requirement shall be completed every subsequent 24 month licensing cycle.

**Q.** If a resident producer does not complete the LTC/LTCP training requirements, how will it affect his/her licensing renewal?

**A.** It will not affect his/her licensing renewal; however, he/she will not be permitted to sell, solicit or negotiate LTC/LTCP policies if the training requirements are not met. The training requirements are separate and independent from the continuing education requirements for insurance producers.

**Q.** Do resident producers holding a permanent continuing education exemption still have to complete the LTC/LTCP training?

**A.** Yes, any resident producer marketing LTC/LTCP policies must complete the training requirements. The training is separate and independent from the continuing education requirement. Any training approved for continuing education will count towards the 24 hour continuing education requirement but there is no exemption for the training.

**Q.** If a resident producer is only selling Partnership (LTCP) policies, must he/she complete the 8 hour LTC/LTCP training in addition to a 1 hour Medicaid course?

**A.** The 1 hour Medicaid course can be included in the 8 hour training requirement, so completing 8 hours of such LTC training meets the training requirement.