



CHESTER J. CULVER
GOVERNOR

SUSAN E. VOSS
COMMISSIONER OF INSURANCE

PATTY JUDGE
LT. GOVERNOR

Bulletin 09 – 07
(as Revised December 3, 2009)

To: Insurance Companies and Insurance Producers

From: Commissioner Susan E. Voss

Re: Long-Term Care Insurance Required Producer Training

Date: October 19, 2010, as revised December 3, 2009

The purpose of this Bulletin is to provide guidance to insurers and insurance producers regarding the training requirement for producers who sell long-term care insurance. The Iowa Insurance Division has adopted new administrative rules that implement the new Iowa long-term care partnership program.

The new rules (191 Iowa Administrative Code Chapter 39) can be found at the Iowa legislative web site (specifically:
<http://search.legis.state.ia.us/nxt/gateway.dll/ar/iac?f=templates&fn=default.htm>)

The current rules require producers to complete a one-time training equivalent to four continuing education credits prior to engaging in the sale of long-term care insurance. Effective January 1, 2010, producers will be required to complete a one-time training equivalent to eight credits prior to engaging in any long-term care insurance sales activity. This additional training is necessary to ensure that producers are familiar with the partnership program and how it interacts with the Iowa Medicaid program.

To facilitate transition to the new program, the IID will use the following procedures. A producer who has completed a one-time long-term care insurance training of four credits during 2008 or 2009 will only be required to obtain an additional four credits to comply with the new rule. The four additional credits must consist of information specifically related to the long-term care partnership program and Iowa's Medicaid program. If a producer completes the additional four credits on or before December 31, 2009, the credits may be completed using any Iowa-approved method.

Producers who had previously completed a one-time long-term care insurance training of four credits during 2008 or 2009 but have not completed four more by January 1, 2010, as described above, will be required to complete the remaining four credits specifically related to the long-term care partnership program and Iowa's Medicaid program in a classroom setting before soliciting or selling any long-term care insurance product.

Producers who have not completed any of the one-time eight-credit long-term care insurance training requirement by January 1, 2010 will be required to complete the entire eight credits in a classroom setting before soliciting or selling any long-term care insurance product.

If a nonresident producer has received eight credits of substantially similar long-term care insurance training in the producer's home state, those credits will satisfy the training requirements in this state. The nonresident producer should contact the Division for confirmation that such training meets this standard.


Continuing education providers interested in providing long-term care insurance training should apply to be a continuing education provider with the IID's outside vendor, Pearson VUE. All courses will be filed with Pearson VUE but will be reviewed for content by the IID. Results of course reviews will be communicated to CE providers through Pearson VUE.

The IID currently is reviewing courses previously approved for long-term care insurance training to determine which courses would comply with the new training standards. At this time, the courses in the attachment have been identified as satisfying the long-term care insurance training requirement. Continuing education providers and producers may submit a request directly to the IID for review of a previously-approved course to determine whether it satisfies the requirements for eligibility for inclusion on the approved list.

Producers who have completed one of the listed eight-credit courses during 2008 or 2009 will be considered to be in compliance with the new training requirements. Producers who have previously completed a general four-credit long-term care insurance class plus one of the four-credit courses listed in the attachment during 2008 or 2009 will be considered to be in compliance with the new training requirements. Both Pearson VUE and the IID will publish the list of the approved courses.

All insurers conducting long-term care insurance business in Iowa, are required to obtain verification that a producer has received the training required before a producer is permitted to sell, solicit or negotiate the insurer's long-term care insurance products.

The subrule related to the producer training requirements (191-IAC 39.15(4)) is attached to this Bulletin.



Susan E. Voss
Iowa Insurance Division

39.15(4) Producer training requirements.

a. Purpose.

The purpose of this subrule is to require certain specific minimum training for insurance producers who wish to sell long-term care insurance or long-term care partnership insurance in Iowa. This additional training is necessary due to the complex nature of long-term care insurance and long-term care partnership insurance products. This additional training is also necessary to ensure that insurance producers are able to determine whether long-term care insurance or long-term care partnership insurance products are suitable for consumers and that producers are able to adequately explain to consumers how the long-term care insurance and long-term care partnership insurance products work. The ultimate goal of this subrule is to ensure that purchasers of long-term care insurance and long-term care partnership insurance products understand basic features of the products.

(1) This subrule applies to all long-term care insurance and long-term care partnership insurance products sold on or after January 1, 2010.

(2) For purposes of this subrule, “CE,” “CE provider,” “CE term” and “credit” shall mean the same as defined in rule 191—11.2(505,522B).

b. Required training.

(1) An individual may not sell, solicit or negotiate long-term care insurance or long-term care partnership insurance products unless the individual is licensed as an insurance producer with an accident and health or sickness line of authority and has completed a one-time training course and ongoing training every CE term thereafter. The training shall meet the requirements set forth in paragraph 39.15(4)“c.”

(2) The training content of paragraph 39.15(4)“c” must be approved as continuing education courses under 191—Chapter 11, except that the one-time training required under subparagraph 39.15(4)“b”(1) must be classroom training. However, a CE provider may apply directly to the division and request that a self-study or on-line course be approved as a substitute. Ongoing training may be by any means allowable under 191—Chapter 11.

c. Training content.

(1) The one-time training required by this subrule shall be no less than eight credits and the ongoing training required by this subrule shall be no less than four credits, except that producers who have completed four credits of long-term care insurance training prior to January 1, 2010, shall complete only four credits of one-time training specifically related to the long-term care partnership program and Iowa-specific Medicaid requirements.

(2) The training required under subparagraph (1) shall consist of topics related to long-term care insurance, long-term care services and qualified state 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 requirements;
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 or long-term care partnership insurance;
5. The effect of inflation on benefits and the importance of inflation protection;
6. Consumer suitability standards and guidelines;
7. The Deficit Reduction Act;
8. Iowa’s laws regarding the long-term care partnership program;
9. The Iowa Medicaid program;
10. Miller trusts;
11. Spousal protection;

12. Transfer of assets;
13. Estate recovery; and
14. Eligibility.

(3) Unless otherwise required by state or federal law, the training required by this subrule shall not include training that is specific to a single insurer or company product and shall not include any sales or marketing information, materials, or training, other than those required by state or federal law.

d. Requirements for insurers.

(1) Insurers subject to this chapter shall obtain verification that a producer has received training required by subparagraph 39.15(4) “b”(1) before a producer is permitted to sell, solicit or negotiate the insurer’s long-term care insurance or long-term care partnership insurance products; shall make verifications available to the division upon request; and shall maintain records subject to the state’s record retention requirements.

(2) Each insurer subject to this chapter shall maintain records with respect to the training of its producers concerning the distribution of its partnership policies that will allow the division to provide assurance to the Iowa department of human services that producers have received the training set forth in subparagraph 39.15(4) “c”(2), numbered paragraph “1,” as required by subparagraph 39.15(4) “b”(1) and that producers have demonstrated an understanding of the partnership policies and the policies’ relationship to public and private coverage of long-term care, including Medicaid, in this state. These records shall be maintained in accordance with the state’s record retention requirements and shall be made available to the division upon request.

e. Training obtained in other states.

The satisfaction of the training requirements in any state shall be deemed to satisfy the training requirements in this state.

f. Requirements for continuing education providers to provide long-term care partnership insurance training.

In addition to having been approved as a CE provider under rule 191—11.9(505,522B), a CE provider intending to provide either the initial training or the ongoing continuing education required under subrule 39.15(4) shall:

(1) Provide only classroom training for the initial one-time training for providers. However, the CE provider may apply directly to the division and request that a self-study or on-line course be approved as a substitute. Ongoing training may be by any means allowable under 191—Chapter 11.

(2) If approved, comply with rules 191—11.10(505,522B) and 191—11.11(505,522B).

This rule is intended to implement Iowa Code section 514D.9 and chapter 514G.

Transition Education Courses for Iowa Partnership Program Approved as of 10/16/2009

| IA Provider Number | Provider Name | Course Number | Course Name | Credits | Method | Partnership Certified |
|-----------------------------------|-------------------------------|--------------------------|---------------------------------|----------------|----------------|----------------------------------|
| 11173 | AD Banker | 78254 & 76931 | LTC Partnership | 8 | class/ self | Yes |
| 10912 | Drake -Kelley Insurance | 77443 | LTC Mandatory Training | 8 | Class | Yes |
| 13051 | Insurance Study.com | 76666 | LTC Asset Preservation | 8 | Self | Yes |
| 13490 | Sandi Kruse Insurance | 76647 | NAIC LTC & Partnership | 8 | Class | Yes |
| 13490 | Sandi Kruse Insurance | 76296 | NAIC LTC & Partnership | 4 | Self | Yes |
| 13490 | Sandi Kruse Insurance | 78855 | LTC Partnership Refresher | 4 | Self | Yes |
| 12018 | Broker Educational Serv | 77691 | LTC Planning | 8 | Class | Yes |
| 20072 | Corp for LTC Certification | 78022 | LTC IA Asset Preservation | 8 | Class | Yes |
| 12355 | PIPAC | 78006 | LTC Partnership | 8 | Class | Yes |
| 10051 | Mutual of Omaha | 76496 | In-Depth LTC Partnership | 8 | Self | Yes |
| 12308 | Kaplan | 77365 | LTC Asset Preservation | 4 | Class | Yes |
| 12308 | Kaplan | 77366 | LTC Asset Preservation | 8 | Class | Yes |

| IA Provider Number | Provider Name | Course Number | Course Name | Credits | Method | Partnership Certified |
|-----------------------------------|----------------------|--------------------------|-----------------------------------|----------------|---------------|----------------------------------|
| 10407 | Financial Campus | 78382 | LTC Asset Preservation | 4 | Self | Yes |
| 10407 | Financial Campus | 78081 | LTC Asset Preservation | 8 | Self | Yes |
| 10492 | AHIP | 78383 | LTC Partnership | 4 | Self | Yes |
| 10492 | AHIP | 78384 | LTC Partnership | 4 | Class | Yes |
| 10492 | AHIP | 77190 | LTC Partnership | 8 | Self | Yes |
| 10492 | AHIP | 77191 | LTC Partnership | 8 | Self | Yes |
| 20023 | LTCi Training | 78089 | NAIC-LTC Asset Preservation | 8 | Class | Yes |
| 11478 | United Ins Educators | 77698 | LTC Policies | 4 | Self | Yes |
| 11478 | United Ins Educators | 76678 | LTC Training | 10 | Self | Yes |
| 12712 | Webce LP | 78295 | LTC Training | 4 | Self | Yes |