# OVERVIEW

The following outline is a listing of the topics that must be addressed as part of all eight-hour long term care (LTC) insurance courses designed to meet the requirements of the Section 10234.93(a) (4) (A) (B), and (C) of the California Insurance Code (CIC) which reads in part,

**“…Licensees shall complete the initial training requirements of this Section**

 **prior to being authorized to solicit individual consumers for the sale of**

 **long-term care insurance…” Additionally, licensees who sell life insurance products that contain riders for long-term care are subject to the training requirements.**

# EDUCATION OBJECTIVES

Each topic must be developed in its entirety and should explain (not merely recite) chaptered legislation and pertinent regulations. Each topic should *include an explanation* of why each topic is significant to the agent and client. The subjects do not need to be presented in this outline order. However, each topic must be cross referenced to the material submitted to the Commissioner before the material can be approved. In addition, the topics need to be developed in a clear and meaningful manner so that the student derives a clear understanding of the pertinent issues and implications. It is expected that any viable long-term care (LTC) course proposed should be eight hours in length so as to cover adequately all the required topics. A course on LTC product knowledge only does not qualify for LTC continuing education credit. **NOTE:** All statistical information (dollar amounts, charts and tables) and points of fact must be referenced to the original source data. In addition, these sources must be California specific where available.

Course providers are encouraged to use examples that illustrate points and concepts.

For contact courses, the topics need to be articulated in writing to the extent that the student can relate the words of the instructor to the course material in a meaningful way. For correspondence courses, each topic must be developed in full so that the reader can get an understanding of the material as if he or she was in a contact course.

Discussion of topics must be handled in a neutral manner. These courses may ***NOT***:

* Use the opportunity to persuade;
* Indoctrinate or enlighten agents on a particular philosophy or a political or public policy position;
* Offer opinions about state or federal legislation or forecast the success or failure of legislation;
* Offer company specific sales presentations or similar information;
	+ Absolutely no marketing information is allowed in long-term care courses;
* Use copyright material inserted or attached to the course material without proper references;
* Use attachments to the course material that contain the information noted in the above bulleted items; and,
* Substitute Insurance Code Sections for explanatory text.

Course providers are required to do the following:

* Provide a detailed understanding of all the topic areas;
* Show continuity of explanations in the course textbook, examples, references, and citations;
* Provide easy to read text. Rather than seemingly unrelated pieces of data, the text should have a narrative explanation of why or how parts fit together;
* State conclusions (i.e. why is this topic important and what does it mean for the policyholder);
* Substantiate information with material presented;
* Focus course material on needs of consumers and the problems and solutions associated with long-term care and long-term care insurance;
* Include California Department of Insurance (CDI)-required attachments; and any other attachments relevant to the outline and compliant with CDI requirements

# Contact Course (Interactive)

**Credit Hours for Contact Courses:** Our guideline for assigning credit hours to contact courses is based on a 50-minute hour of classroom instruction. No credit is given for breaks. The student can receive credit for only eight hours or 480 minutes of instruction per day. This equates to nine hours of classroom credit per day (partial hours are not given credit). The student is required to be attentive and participate. It is the instructor’s discretion or judgment to determine if the student should receive credit based on his attention and participation.

Additionally, the instructor may give credit if the student participates in at least 80 percent of class instruction. No credit is given for review. Credit is given for examinations only if it is mandatory to pass the examination to receive credit for the course.

# Non-Contact Course (Non-Interactive)

**Credit Hours for Non-Contact Courses:** One credit hour is approved for 4,600 words.

For the examination, 10 to 15 percent of the approved credit hour(s) is added to arrive at the total credit hours for the non-contact course. The examination must have a minimum of three questions for each credit hour approved. Partial credit hours will not be awarded and will be rounded down to the nearest whole credit hour.

*Disclaimer –The California Department of Insurance is released of responsibility for approved course materials that may have a copyright infringement. In addition, no course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner.*

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	2. Tax Treatment of Long-Term Care Insurance & Expenses – Attachment II
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# Long-Term Care (LTC)

* 1. Introduction
		1. What is long-term care?
		2. Who needs long-term care?
			1. Gender
			2. Age
			3. Medical history

3. Why is there a need for long-term care?

* + - 1. Marital/Domestic partner status
			2. Availability of family caregivers
			3. Financial factors
			4. 4. Effect on public resources
	1. What happens to people so they need long-term care?
	2. Long-Term Care Settings
		1. Home care and community based services
			1. home care and community-based services
				1. home health care
				2. adult day care/adult day health care
				3. personal care
				4. homemaker services
				5. hospice services
				6. respite care
				7. family care

* + - 1. public programs ~~(Comment: Maybe this should be better labeled as Medi-Cal programs)~~ (5-13-Should this be moved under Section II)
				1. Multipurpose Senior Service Program (MSSP)
				2. In-Home Supportive Services (IHSS) Medi-Cal program
				3. Program of All-inclusive Care for the Elderly (PACE) This is a Medicare MediCal program
				4. U.S. Veterans Affairs
				5. California Veterans Affairs
		1. Facilities that provide care
			- 1. state licensed facilitiesskilled nursing facilities
				2. residential care facilities for the elderly (RCFE)

assisted living

memory care

* + - * 1. continuing care retirement communities (CCRC)

independent

assisted

nursing

life care

* + 1. Affiliated and membership living arrangements
			1. fraternal ~~alternative living settings/arrangements~~
			2. faith based
			3. union sponsored
		2. Locating Information on Services and Facilities that Provide Long-Term Care
			1. (PLACEHOLDER-CREATE ATTACHMENT?)
	1. Cost of Long-Term Care (Continue on this section)
		1. ~~Where to obtain information on long-term care services and facilities~~

# Potential Resources for Paying for Long-Term Care Expenses

* 1. Financing/Paying for Long-Term Care
		1. Funding mechanisms for long-term care
			1. personal savings
			2. home equity
				1. residential reverse mortgages insured by HUD
		2. Insurance products that contain benefits for long-term care .
			1. Must be able to describe the differences between benefits provided under the various products.
				1. stand-alone long-term care insurance products
				2. life insurance policies and annuities with long-term care benefits

If benefits are based on ADL triggers and conditioned on actual provision of LTC services, agent is required to complete LTC CE

If benefits are based on ADL triggers and not conditioned on actual provision of LTC services, agent is not required to have continuing LTC CE

* + - * 1. accelerated death benefits may be included as a rider or found in the standard language of the contract
				2. other catastrophic/critical illness benefits
				3. life settlements

regulated sale of some or all of life insurance policies to persons without insurable interest(Cal. Ins. Code 10113.2 et. seq.)

* + - * 1. viatical settlements in the event of terminal illness
		1. Medi-Cal *(See Attachment I – Medi-Cal Requirements)* Long-Term Care benefits and Medi-Cal can be used at the same time.
			1. Medi-Cal eligibility
				1. income and asset retention limits

ii. countable vs exempt assets

iii. spenddown and share-of-cost

iv. look-back periods

* + - 1. estate recovery following death
				1. purchase of a long-term care/California Partnership for Long-Term Care (CPLTC) policy does not guarantee an insured will avoid the need for Medi-Cal

ii for Medi-Cal members who died on or after January 1, 2017,

estate recovery following death applies only to assets subject

to probate. Medicare and Long-Term Care Expenses

* + 1. Original Medicare (Parts A & B)
			1. 100% for Skilled Nursing Facility (SNF) Days 1-20

i. requires minimum 3-day in patient hospitilzation paid for under Part A (does not include observational care under Part B) August 22-can we have clarity on the phrase in parenthesis?)

ii. Need for SNF must be directly related to cause of

hospitalization

* + - 1. iii. no coverage for any care that is not in a SNF covered under part A )
		1. Medicare supplement insurance plans (A-N)
			1. Not intended to provide LTC benefits, some plans cover daily copays Days 21-100
			2. Resource: Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare (<https://www.medicare.gov/Pubs/pdf/02110-Medicare-Medigap-guide.pdf>)
		2. Medicare Advantage (Part C) vs. Original Medicare (Comment: BBurns addition for July 22 call) (a-d)
			1. Medicare Advantage (MA) plans are private plans covering Medicare benefits under parts A,B, and often D
			2. MA plans can offer a new range of supportive and non-medical services that are not Medicare covered benefits
			3. Benefits, triggers to receive these benefits, and copayments vary widely from one plan to another. Some like home delivered meals may be a benefit following a hospital stay.  While these are important supportive services, they are brief in duration and are not a substitute for long term care benefits such as those provided by a long-term care insurance policy (Comment: Such as those provided by was added by Raul Moreno)
			4. Medicare beneficiaries who are also eligible for Medi Cal are referred to as “dual eligible” and receive benefits under both public programs. Those benefits can include care at home or in a nursing home

			Comment: There are two versions of Section III-the first has the original A&B separated and the second has combinbed and altered A&B.
1. **Federal Legislation and Long-Term Care *(See Attachment II – Tax Treatment of Long-Term Care Insurance and Expenses)***
	1. Health Insurance Portability and Accountability Act (HIPAA) Definitions that Apply to Long-Term Care Expenses and Insurance
		1. Qualified long-term care services/chronically ill individual
		2. Licensed health care practitioner
		3. 90-day certification for eligibility for benefits. This 90-day requirement does not establish a waiting period before benefits can be paid.
		4. Substantial assistance
			1. severe cognitive impairment and substantial supervision
			2. hands-on assistance vs stand-by supervision
	2. Discuss the Differences between Tax Qualified Long-Term Care Insurance
		1. Benefits
		2. Required consumer protection
		3. IRS reporting mechanism
		4. Agents are not tax specialists but must be aware their client understands whether it is or is not tax qualified. It goes back to what type of service is provided by that type of insurance.

 The information below represents a combination and alteration of A&B:

1. Tax Treatments Under Long Term Care Insurance

1.  Two basic types of LTC policies… tax qualified and non- tax qualified. Define the differences based on premium and benefit treatments
2.  For a tax-qualified LTC policy,  describe how a person may be able to deduct

the  annual premium from a federal income tax return. Explain how the benefits

paid from a qualified long term care policy are usually not taxable as income
3.  Explain how benefits paid from a non-qualified LTC may be taxable as income
4.  A good agent will know how to educate, do a breakdown, and have the most

recent  federal tax laws concerning long-term care. Most important, he/she

should always advise the client to talk to their tax accountant.

If A&B are combined, the item below showing as B was formerly C and subsequent letters also changed:

1. Advantages and Disadvantages of Non-Tax Qualified Long-Term Care Insurance

	* 1. Benefits
		2. Comparison of income tax liabilities
			1. If benefits are taxable and expenses are deductible
			2. If benefits are taxable and expenses are not deductible
			3. If benefits are not taxable and qualified expenses are deductible (same as tax-qualified LTCi policy)
			4. Refer to a tax qualified specialist
		3. IRS reporting mechanism
2. Pre-1997 Long-Term Care Insurance

	* 1. Grandfathered products
		2. How a material change affects the tax status of the product Long-Term Care Insurance Premium Deductibility
		3. Individual deductibility in excess of 10% AGI and Standard Deduction thresholds
		4. 100% deductibility for the self-employed
		5. Deductibility for closely-held C- or S-corporations
3. Health Savings Accounts (HSAs), Archer Medical Savings Accounts (MSAs), and Medicare Medical Savings Accounts
	* 1. Require High Deductible Health Plan in order to contribute
		2. Savings may be used tax-free to pay LTCi premiums
4. Pension Protection Act of 2006
5. ~~New Trends: Long-Term Care Insurance, Life Insurance, Annuities and Benefit Riders~~ (COMMENT: How is this different from II. A. 2. above (p 10) or IV. A. 2 below?? I would delete here.)

# Long-Term Care Insurance (LTC)

* 1. Types of Products
		1. Stand-alone long-term care products
		2. Products with long-term care riders
			1. life insurance
			2. annuity
			3. disability insurance
			4. critical illness insurance
			5. accelerated death benefit
			6. other products as they become available in the marketplace
		3. Hybrid long-term care policies
			1. life/long-term care
			2. annuity/long-term care
			3. other hybrid products as they become available in the marketplace
	2. Group Coverage (Section 10231.6 of the CIC)
		1. Employer sponsored plan
			1. true group
			2. multi-life individual
		2. Trade/association/discretionary sponsored plan
			1. true group
			2. multi-life individual
		3. Group policies issued outside California (Section 10232 of the CIC)
	3. Common Policy Benefits
		1. Coverage for care in a nursing facility (Section 10232.95 of the CIC)
		2. Coverage for care in a residential care facility for the elderly (RCFE) (Section 10232.92(a) of the CIC)
			1. minimum benefit – 70 percent of institutional confinement benefit (Section 10232.92(b) of the CIC)
			2. all long-term care expenses incurred by insured must be covered up to (but not to exceed) daily maximum (Section 10232.92(c) of the CIC)
		3. Coverage for home and community care (Sections 10232.9(a) through (c) of the CIC)
			1. services provided
				1. home health care
				2. adult day care
				3. personal care
				4. homemaker services
				5. hospice services
				6. respite care
			2. minimum benefits (Section 10232.9(d) of the CIC)
		4. Benefit eligibility triggers and definitions
			1. tax qualified (Sections 10232.8(b) and (f) of the CIC)
				1. impairment in two out of six activities of daily living (ADLs) which include eating, bathing, continence, dressing, toileting and transferring
				2. impairment of cognitive ability
				3. assessment and plan of care

definition of a licensed health care practitioner (LHP) (Section 10232.8(c) of the CIC)

independent of the insurer

* + - 1. non-tax qualified (Sections 10232.8(a) and (g) of the CIC)
				1. impairment in two out of seven activities of daily living (ADLs) which include eating, bathing, dressing, ambulating, transferring, toileting and continence
				2. impairment of cognitive ability
				3. other criteria at commissioner’s discretion
			2. flexible benefit mandated
				1. policy lifetime maximum must be stated in single dollar amount (Section 10232.93 of the CIC)
			3. prohibited practices
				1. “usual and customary” standard (Section 10233.2(d) of the CIC)
				2. medical necessity (Section 10232.9(c)(7) of the CIC)
				3. prior hospital/institutional stay requirement (Section 10232.5 of the CIC)
			4. Insurers may verify necessity with any source of independent judgment (Section 10233 of the CIC)
		1. Contractual methods of payment
			1. reimbursement
			2. indemnity
				1. cash
				2. per diem
		2. Definitions of providers (licensed or not) (Sections 10232.9 and 10232.92 of the CIC)
		3. Inflation protection
			1. requirement for offer (Section 10237.1 of the CIC)
			2. other methods of providing inflation protection
				1. compound inflation
				2. simple inflation
				3. consumer price index (CPI)
				4. periodic increases
				5. defined number of years
				6. defined age
		4. Waiver of premium, elimination/waiting period
		5. Benefit period
		6. Restoration of benefits
		7. Home modification and other ancillary benefits (Section 10233.2(f) of the CIC)
		8. Survivor benefits
		9. Return of premium
		10. Nonforfeiture (Section 10235.30 of the CIC)

# California Statutory Policy Provisions, Requirements and Terminology

* 1. Company Responsibilities and Prohibitions
		1. Application and underwriting
			1. applications must ask “yes” or “no” health questions (Section 10232.3(a) of the CIC)
			2. warning on application that misstatements may result in rescission (Sections 10232.3(b) of the CIC)
			3. insurer must have, use and apply suitability standards (Section 10234.95(f) and (h) of the CIC)
			4. company must resolve all underwriting issues submitted on application – no post claim underwriting (Section 10232.3(d) of the CIC)
			5. every application shall include a checklist (Section 10232.3(c) of the CIC)
				1. important notice regarding policies available
				2. outline of coverage (OOC) (Section 10233.5 of the CIC)
				3. health insurance counseling and advocacy program (HICAP) notice (Section 10234.93(a)(8) of the CIC)
				4. long-term care insurance shoppers guide (Taking Care of Tomorrow – provided by insurer) (Section 10234.93(a)(9) of the CIC)
				5. long-term care insurance personal worksheet (Section 10234.95(c)(4), (d) and (e) of the CIC)
				6. notice to applicant regarding replacement of accident and sickness for long-term care insurance (Sections 10235.16 and 10235.18 of the CIC)
			6. definition of preexisting condition (Section 10232.4(a) of the CIC)
			7. no new preexisting conditions on replacement policies (Section 10235.18(a)(1) of the CIC)
			8. contestability period is two years (Section 10232.3(f) of the CIC)
			9. completed application must be delivered with policy (Section 10232.3(g) of the CIC)
			10. protection against unintentional lapse (Section 10235.40 of the CIC)
				1. applicant may designate another to receive notice of lapse – the insurer must receive either:

information on designee, or

verbatim waiver signed and dated

* + - * 1. insurer must offer right to change designee no less often than once every two years
				2. insurer must mail notice 30 days before termination
				3. policy and certificate must include five-month reinstatement
			1. inflation protection
				1. requirement for illustration (Section 10237.6 of the CIC)
				2. requirement for waiver (Section 10237.5 of the CIC)
		1. Reporting requirements
			1. insurers must file rescission annually (Section 10232.3(h) of the CIC)
			2. insurers must report the number of replacement sales and lapses (Section 10234.86 of the CIC)
			3. insurers must annually report the number of applicants who refused to complete the personal worksheet and the number that did not meet the suitability requirements (Section 10234.95(i) of the CIC)
			4. insurers must file personal worksheet upon each rate increase (Section 10234.95(c)(4) of the CIC)
			5. insurers must file commission structure for replacement coverage (Section 10234.97(c) of the CIC)
			6. insurers must semiannually file all agents authorized to sell long-term care insurance (Section 10234.93(a)(3) of the CIC)
			7. insurers must file initial premium rates (Section 10236.11 of the CIC)
			8. insurers must file all rate increase requests for approval (Section 10236.13 of the CIC)
		2. Required policy definitions
			1. Medicare (Section 10235.2(a) of the CIC)
			2. skilled nursing care (Section 10235.2(b) of the CIC)
			3. intermediate care (Section 10235.2(b) of the CIC)
			4. home care (Sections 10232.9(b)(1 through 6) of the CIC)
			5. residential care facility for the elderly (RCFE) (Section 10232.92 of the CIC)
		3. Consumer protection
			1. shortened benefit period (Section 10235.30 of the CIC)
			2. distinguish between groups and individual disclosure in certificates
			3. 30-day free look (Section 10232.7 of the CIC)
			4. right to reduce coverage and lower premiums (Section 10235.50 of the CIC)
			5. right to increase coverage (Section 10235.51 of the CIC)
				1. insurer may require insured to undergo new underwriting (Section 10235.51(c) of the CIC)
		4. Policy replacement
			1. premium credits for replacement policies (Section 10234.87 of the CIC)
				1. five percent of prior annual premium (not to exceed 50 percent)
			2. replacement policy conversions (Section 10236.5 of the CIC)
			3. exchange from group non-tax qualified to tax qualified (Section 10232.2(d) of the CIC)
		5. Long-term care personal worksheet with company-specific premium increase information (Section 10234.95(c)(4) of the CIC)
			1. in California
			2. filed in any other state
		6. Option to increase coverage
			1. insurer must offer inflation protection (Section 10237.1 of the CIC)
				1. five percent compounded annually unless applicant signs rejection (Section 10237.5(a) of the CIC)

rejection statement must be verbatim (Section 10237.5(b) of the CIC)

* + - 1. mandated offer goes to group policyholder (Section 10237.1(d) of the CIC)
			2. life insurance with accelerated benefits are exempt (Section 10237.3 of the CIC)
			3. no limits on inflation protection
				1. regardless of age, claim status, claim history or policy term (Section 10237.4(a) of the CIC)
				2. no reduction of inflation benefit increases due to payment of claims (net of claims issues) (Section 10237.4(c) of the CIC)
			4. insurer must offer level premiums if offering automatic increases (Section 10237.4(b) of the CIC)
			5. outline of coverage must include:
				1. 20-year graph contrasting inflation protection with no inflation protection (Section 10237.6(a)(1) of the CIC )
				2. expected premium increases to pay for inflation protection (Section 10237.6(a)(2) of the CIC )
				3. illustration must be reasonable (Section 10237.6(b) of the CIC)
			6. other optional forms of inflation protection
				1. automatic, simple and compound (USC)
				2. consumer price index (CPI)
				3. future purchase option (FPO)
		1. Requirement to make specimen policy available on website and by request (Section 10237.93(a)(10) of the CIC)
		2. Insurer must retain records for each agent for replacement sales and lapses (Section 10234.86(a) of the CIC)
		3. Insurer must retain auditable procedures for compliance (Section 10234.93(a)(7) of the CIC)
		4. Additional insurer obligations (Section 10232.65 of the CIC)
		5. California Life and Health Insurance Guarantee Association (CLHIGA) (Sections 1067.02(a)(1) and 1067.02(b)(1) of the CIC)
	1. Agent Responsibilities and Prohibitions
		1. Duty of honesty, good faith, fair dealing (Section 10234.8 of the CIC)
		2. Long-term care training (Section 10234.93 of the CIC)
			1. licensees must meet eight-hour mandatory long-term care training requirement (Section 10234.93(a)(A)(B) of the CIC)
			2. non-resident agents must meet eight-hour mandatory long-term care training requirement (Section 10234.93(a)(C) of the CIC)
		3. Suitability (Section 10234.95 of the CIC)
			1. agents must use company suitability standards
				1. ability to pay
				2. applicant’s goals or needs
				3. value, benefits and costs of the applicant’s existing insurance
			2. personal worksheet
				1. consumer may decline to provide information (Section 10234.95(h) of the CIC)
		4. Replacement
			1. replacement coverage (Section 10234.97 of the CIC)
				1. definition
				2. basis on improvement of insured’s position
				3. applicability
				4. restriction on replacement sales commission
			2. replacement of existing insurance notice (Section 10235.16 of the CIC)
		5. Consumer protection
			1. insurers/agents must provide “Taking Care of Tomorrow” to applicant

– which can be accessed on the Department of Aging’s website at [www.aging.ca.gov](http://www.aging.ca.gov/) (Section 10234.93(a)(9) of the CIC)

* + - 1. California Department of Insurance’s (CDI) toll free consumer services 1-800-927-HELP
			2. agents required to provide local HICAP program name, location and telephone number and statewide HICAP telephone number 1-800- 434-0222 (Section 10234.93(a)(8) of the CIC)
			3. HICAP notice on outline of coverage (Section 10232.3(c)(3) of the CIC)
			4. rights to reduce, add or purchase new coverage (Sections 10235.50- 10235.52 of the CIC)
			5. right to choose a paid up benefit (contingent benefit upon lapse) following a rate increase (Sections 10235.35 and 10236.13(e)(3) of the CIC)
			6. right to request and receive sample policy (Section 10234.93(a)(10) of the CIC)
			7. right to appeal contract language (Section 10235.94 of the CIC)
		1. Replacement of long-term care insurance unnecessarily (Section 10234.85 of the CIC)
		2. Agent retention of records for five years (Section 10508.5 of the CIC)
		3. Long-term care rate & history guide – [www.insurance.ca.gov](http://www.insurance.ca.gov/) (Section 10234.6 of the CIC)
	1. Statutory Rate Stabilization Requirements
		1. Importance of rate stability in long-term care insurance
		2. Company responsibilities
			1. submission of new business premiums (Section 10236.11 of the CIC)
			2. rate revisions filed on or after January 1, 2010 (Section 10236.1 of the CIC)
			3. rate increase subject to CDI approval (Sections 10236.13 through 10236.15 of the CIC)
			4. explain what rates are stabilized
			5. contingent non-forfeiture

# Administration and Enforcement

* 1. Authority to Bring Actions and Assess Penalties (Section 10234.2 of the CIC)
		1. authorizes private right of action
		2. authorizes actions by district attorneys, attorney general and city attorneys
		3. orders reasonable attorney fees and costs to prevailing party
	2. Violations and Penalties *(See Attachment III)*
	3. Notice and Hearing (Section 10234.5 of the CIC)

# Advertising Guidelines and Marketing Practices

* 1. Advertising Guidelines
		1. Advertisements must be filed (Section 10234.9 of the CIC)
			1. provide copy of advertisement to the commissioner 30 days before dissemination
				1. advertisement must comply with all laws in California
				2. insurer will retain advertisement for at least three years (Section 10508 of the CIC)
			2. advertisement designed to produce leads must contain specific language
				1. “an insurance agent will contact you” if that is the case
			3. information generated by a cold lead device must be immediately disclosed to the consumer
		2. Identify the rules regarding Internet advertisements (Section 1726 of the CIC)
	2. Marketing Practices (Section 10234.93 of the CIC)
		1. Insurer responsibilities
			1. establish marketing procedures for agents
			2. submit to the commissioner a list of long-term care insurance agents, updated every six months
			3. provide continuing education training
			4. notice on page one of the policy: “this policy may not cover all costs associated with long-term care incurred by the buying during the period of coverage”
			5. written notice identifying local HICAP
			6. establish auditable procedures
		2. Agent responsibilities
			1. fair and accurate comparisons
			2. no excessive insurance
			3. determine applicant’s existing coverage
			4. provide California Department of Aging shoppers guide prior to application

# California Partnership for Long-Term Care

* 1. Introduction to the Partnership ([www.dhcs.ca.gov/services/ltc/pages/cpltc.aspx)](http://www.dhcs.ca.gov/services/ltc/pages/cpltc.aspx%29)
		1. Partnership product allows dollar-for-dollar offset of benefit with Medi-Cal spend-down recovery
		2. Partnership product is only appropriate for a narrow segment of individuals ~~who fit a certain income and asset profile~~

2~~3~~. Special Partnership certification is required in order to sell Partnership product

# Attachments

* 1. Medi-Cal Requirements – Attachment I
	2. Tax Treatment of Long-Term Care Insurance & Expenses – Attachment II
		1. Provide sample of 1099 LTC form and instructions
		2. Provide copy of tax form 8853
	3. Applicable Laws & Penalties – Attachment III