



INFORMATIONAL MEMORANDUM
DFS-10-2007
ISSUED August 28, 2007
Department of Financial Services
Alex Sink, CFO

**Training Requirements for Insurance Agents Selling, Soliciting or Negotiating
Long-Term Care Insurance**

The purpose of this memorandum is to notify all health insurance agents who sell, solicit or negotiate long-term care insurance of a new agent training requirement.

All such agents must complete eight hours of initial long-term care insurance training on or before December 31, 2007, and must complete four hours of additional training each 24-month period thereafter. Appointing insurers bear the responsibility of confirming that this training requirement has been met by their agents.

The Office of Insurance Regulation has adopted Rule 69O-157.201, F.A.C., which sets forth the complete requirements for a qualifying Long-Term Care Partnership Program policy. All health insurers are required to make certain that their appointed agents have acquired the training necessary and sufficient to fully understand the provisions of these partnership policies.

Agents can contact their appointing insurers to learn what courses may be offered by them to meet this training requirement. Long-term care insurance training may also be available as a continuing education course. Agents can access courses that are available as continuing education credit courses on the Department's website at www.MyFloridaCFO.com. (Click on **Licensing and Renewal**, then click on **Find an Education Course**. Scroll down to the bottom of the page and click on **Perform an Advance Search**. In the **Search for Special Courses** drop down box, select **Long-Term Care Partnership**).

Continuing education providers may request that the Department review any currently approved long-term health care course to determine whether the course meets the agent training requirements of the National Association of Insurance Commissioners. The recommended course outline can be found on our web site at [www.MyFloridaCFO.com/agents/Industry/Bulletins-Memos/docs/LTC CE Course Outline.doc](http://www.MyFloridaCFO.com/agents/Industry/Bulletins-Memos/docs/LTC_CE_Course_Outline.doc).

If you have questions about this agent training requirement, or how a health care course can be qualified for long-term care training requirements or continuing education requirements, please contact the Bureau of Licensing at (850) 413-3137.

If you have questions about Rule 69O-157.201, F.A.C., please contact Robin Hall, Office of Insurance Regulation, at (850) 413-5198 or **Robin.Hall@fldfs.com**.