



# National Partnership Resource Guide



This National Partnership Resource Guide is your one-stop resource for the latest information on the Deficit Reduction Act (DRA) Partnership Expansion as well as producer training requirements implemented by the states. This guide is updated on an as needed basis and is posted on [www.jhltc.com](http://www.jhltc.com).

Look to this guide to provide you with information on:

- New, existing, and reminders of LTC producer training requirements including reciprocity and non-resident producer training requirements
- John Hancock's membership with Clear Cert to validate training requirements and courses
- John Hancock's free or reduced classroom and online training and how to submit proof of a completed class
- State Partnership program status
- John Hancock's Partnership product approval information, including appropriate inflation protection options approved by each state and approved consumer materials
- Frequently Asked Questions

## NAIC and Partnership Producer Training

Per the Deficit Reduction Act of 2005 (DRA) and the NAIC Long Term Care Model Act, most states that have adopted training requirements are requiring that ALL licensed producers take an initial 8-hour NAIC Partnership training course (followed by a 4-hour refresher course every 2 years). Some states have adopted training requirements other than those mentioned above.

**Training for all producers!** While some states may only require that producers writing Partnership policies be trained, John Hancock will always require that ALL producers be trained. Therefore, the state training requirements detailed below reflect John Hancock's requirements which will always include satisfaction of specific state training mandates.

**Write business in multiple states?** The DRA recommended training reciprocity. This allows training taken in one state to be valid (reciprocal) in other states that require training. To date, most states have adopted full training reciprocity for non-residents. However, there are a few states that have only adopted partial reciprocity. This means that they will accept the non-resident producer's 8-hour NAIC Partnership training from other states, as long as non-resident producers receive additional training as required by that state. Examples: Minnesota, South Dakota, Virginia, and Wisconsin. If a state has not adopted full reciprocity, it will be mentioned in the states training requirements below.

**No Resident/Home State Requirements?** Often times a producer may live in a state that does not have any training requirements. In order to write business in another state which does have training requirements, the producer takes the training required in that non-resident state. What happens when the home/resident state subsequently issues new training requirements? Three scenarios can occur.

- The first and best scenario (which is also the most common) occurs when the home/resident

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state will accept an 8-hour training course from another state because the state recognizes reciprocity.

- The second scenario occurs when the home/resident state will accept the other state's 8-hour course and additionally require some supplement state specific training. This includes: South Dakota, Georgia, and Wisconsin.
- The third scenario occurs when the home/resident state requires that the producer take the home state's training course. This includes: Arizona, Colorado, Georgia, Iowa, Illinois, Minnesota, Missouri, Ohio, Pennsylvania, Tennessee, Texas and Wisconsin. Unfortunately, this means there are going to be situations where a producer will end up taking two training courses. We will monitor this issue as new states implement future training requirements.

### **Training Requirements but no Partnership program?**

There are several states that have implemented training requirements prior to filing a State Plan Amendment for a Partnership program, or without a Partnership program. Please note that several states have implemented training requirements, without implementing a Partnership program.

### **Clear Cert Membership- Courses completed after January 1<sup>st</sup> must be Clear Cert approved**

John Hancock is a member of Clear Cert. Clear Cert assists carrier members in validating content in NAIC Partnership courses as well as offering a clearinghouse database of course completions of course provider members.

The DRA and NAIC Producer Training Model Act require that carriers assure that producers meet all applicable producer training requirements. As result, in order to make this assurance, we must validate training content and track course completions. Clear Cert reviews all courses submitted to them against the current LTC training requirements that have been pre-approved by carrier members. Clear Cert then posts all approved courses on their website. This assures producers who successfully complete courses from providers listed on Clear Cert have met their state's LTCI training requirement(s) as required by John Hancock. All course completions from approved course providers are reported to the clearinghouse database and are available for look up by member carriers.

As of January 1, 2009, all courses completed after this date must be approved by Clear Cert in order to be accepted as valid training for John Hancock. Courses completed prior to January 1, 2009 will be accepted on a case by case basis.

For more information visit <http://www.clearcert.com>.

<p style="text-align: center;"><b>New requirements, clarifications and reminders (Since last update on 2/10/2009)</b></p>
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### **CORRECTION TO TENNESSE TRAINING REQUIREMENTS Tennessee**

#### **Training Deadline:**

- Existing producers that were **licensed prior to 5/13/2008** must complete training by **7/1/09**
- New producers that were **licensed after 5/13/2008** must complete the 8-hour NAIC Partnership training **prior to soliciting, negotiating, or selling LTC insurance.**

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

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**Resident producers:** Tennessee requires resident licensed producers take a Tennessee Continuing Education approved 8-hour NAIC Partnership course. They may not take an 8-hour NAIC Partnership course from another state to fulfill Tennessee's requirements.

**Non-resident producers:** Tennessee has adopted training reciprocity only for producers that complete their resident state's partnership training requirements. Producers in states where there are no Partnership training requirements must complete a Tennessee course.

## Existing Training Requirements

### Alabama

#### Training Deadline:

- Existing producers licensed prior to 3/01/2009 must complete the training by 12/31/2009
- New producers licensed after 03/01/2009 must complete the training mentioned above prior to selling LTCi

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Alabama allows resident producers to take an Alabama 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Alabama requirements.

**Non-resident producers:** Alabama has adopted training reciprocity. This means that non-resident producers may take an Alabama 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Alabama requires a 4-hour course every 24 months each biennial renewal cycle thereafter.

### Arizona *(Partnership program not yet operational)*

**Training Deadline:** 7/1/2009

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Arizona requires that resident producers take an Arizona 8-hour NAIC Partnership course that has been approved as Continuing Education in the state of Arizona. CE does not have to be issued.

**Non-resident producers:** Arizona has adopted training reciprocity. This means that non-resident producers may take an Arizona 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Arizona requires a 4-hour course every 24 months.

### Arkansas

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**Training Deadline:**

- Existing producers licensed prior to 7/01/08 must complete the training by 7/01/2009
- New producers licensed after 7/01/08 must complete the training mentioned above prior to 1/1/2009

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Arkansas allows resident producers to take an Arkansas 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Arkansas requirements.

**Non-resident producers:** Arkansas has adopted training reciprocity. This means that non-resident producers may take an Arkansas 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Arkansas requires a 4-hour course every 24 months.

## Colorado

**Training Deadline:** 1/1/09

**Training Required:** Initial 16-hour training course consisting of 8-hours of general LTC training (classroom or online); and 8-hours of training specific to LTC Partnership (classroom only). The courses can be taken in any order.

**Resident producers:** Colorado requires resident producers take the 16-hour Colorado course. They may not take an 8-hour NAIC Partnership course from another state.

**Non-resident producers:** Colorado has adopted training reciprocity. This means that non-resident producers may take the Colorado 16 hour course OR they may take an 8-hour NAIC Partnership course from another state. (An 8-hour Partnership class from one of the original four Partnership states will not suffice.)

**Refresher Training:** Colorado requires a 5-hour course every 24 months.

## Florida

The state of Florida has notified insurers on June 5, 2008, that it has withdrawn Informational Memorandum OIR-08-2M, originally issued on April 25, 2008 while the OIR considers further what additional content if any be included in the Florida training courses, as well as an appropriate implementation schedule.

The now withdrawn memorandum attempted to implement a new 2-hour course requirement for all Florida LTC producers.

Therefore, the original Florida training requirement for LTC producers still remains in effect. (See below) We will continue to work with Florida in order to assure that any future clarifications regarding training requirements can be implemented smoothly.

### Previous Information

**Training Deadline:** 12/31/07

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**Training Requirements:** Initial 8-hour NAIC Partnership training course

**Resident producers:** Florida requires that resident producers take a Florida 8-hour NAIC Partnership course that has been approved as continuing education. CE does not need to be issued. Florida residents may also take a NAIC Partnership course from another state.

**Non-resident producers:** Florida has left training reciprocity up to the carriers. At this time, John Hancock allows reciprocity. This means that non-resident producers may take a Florida 8-hour NAIC Partnership course, OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Florida requires a 4-hour course every 24 months.

## Georgia

**Training Deadline:** Effective the later of 1/01/09 or the date that we launch our Partnership product.

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Georgia requires resident licensed producers take a Georgia Continuing Education approved 8-hour NAIC Partnership course, and CE must be issued. They may not take an 8-hour NAIC Partnership course from another state to fulfill Georgia's requirements.

**Non-resident producers:** Georgia has adopted partial training reciprocity. This means that non-resident producers may take a Georgia 8-hour NAIC Partnership that includes Georgia state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state as well as additional Georgia Medicaid training. This training is still TBD as course providers have yet to file the courses that will qualify for this training.

**Refresher Training:** Georgia requires a 4-hour course every 24 months.

## Idaho

**Training Deadline:** 11/01/07

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Idaho allows resident producers to take an Idaho 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Idaho's requirements.

**Non-resident producers:** Idaho has adopted training reciprocity. This means that non-resident producers may take an Idaho 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Idaho requires a 4-hour course every 24 months.

## Illinois *(Partnership program not yet operational)*

**Training Deadline:**

- Existing producers licensed **before 7/1/08**, must complete the training by **7/1/09**.
- Producers licensed after **7/1/08** must complete the training before selling LTC insurance in Illinois.

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**Training Requirements:** Initial 8-hour course called “LTC Partnership” with a course ID of 25008.

**Resident producers:** Illinois requires that licensed resident producers take Illinois LTC Partnership course ID 25008 which is an approved Continuing Education course. CE must be issued for the course. Resident producers may not take an 8-hour NAIC Partnership course from another state to meet Illinois training requirements.

**Non-resident producers:** Illinois has adopted training reciprocity for non-resident producers. This means that non-resident producers may take the Illinois LTC Partnership course ID 25008 OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Illinois requires a 4-hour course every 24 months.

#### **Iowa** (*Partnership program not yet operational*)

**Training Deadline:** 1/01/09

**Training Requirements:** Initial 4-hour LTC course that shall consist of topics related to LTC insurance, LTC services and, if applicable, qualified state LTC asset preservation programs.

**Resident producers:** Iowa requires that licensed resident producers must take a 4-hour LTC course that has been approved as Continuing Education, and that CE must be issued. Resident producers may not take an 8-hour NAIC Partnership course from another state to meet Iowa’s training requirements. John Hancock recommends taking an 8-hour Iowa NAIC Partnership course which will not only meet Iowa’s 4-hour LTC course requirement, but will also provide producers with a course that can be used for reciprocity in other states.

**Non-resident producers:** Iowa allows non-resident producers to take an Iowa approved LTC course or an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Iowa requires a 3-hour course every CE term. At this time, it is unsure how reciprocity will work for Iowa’s refresher training.

#### **Maine** (*Partnership program not yet operational*)

**Training Deadline:**

- Existing producers that were **licensed prior to 9/20/2007** must complete training **by 7/1/2008**
- New producers that were **licensed after 9/20/2007** must complete the 8-hour NAIC Partnership training **prior to soliciting, negotiating, or selling LTC insurance.**

**Training Requirements:** Initial 8-hour NAIC Partnership training course

**Resident producers:** Maine requires that licensed resident producers either take a Maine approved 8-hour NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

**Non-resident producers:** Maine has adopted training reciprocity and allows non-resident producers to take a Maine approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Maine requires a 4-hour course every 24 months.

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## **Maryland** (*Partnership program not yet operational*)

### **Training Deadline:**

- Existing producers licensed prior to 9/10/07 must complete the training mentioned above by 9/10/2008
- New producers licensed after 9/20/07 must complete the training mentioned above prior to soliciting, negotiating or selling LTC insurance

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Maryland requires that resident producers either take a Maryland approved 8-hour NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

**Non-resident producers:** Maryland has adopted training reciprocity and allows non-resident producers to take a Maryland approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Maryland requires a 4-hour course every 24 months.

## **Michigan** (*Partnership program not yet operational*)

**Training Deadline:** 1/1/08

**Training Requirements:** Training on subjects relating to LTC insurance and long-term care. This training can be administered by carriers, or an 8-hour NAIC Partnership Training course.

**Resident producers:** Michigan requires that resident producers either take the above mentioned training or an 8-hour NAIC Partnership course from Michigan or any other state.

**Non-resident producers:** Michigan has adopted training reciprocity and allows non-resident producers to take the above mentioned training or an 8-hour NAIC Partnership course from Michigan or any other state.

**Special Note:** John Hancock's Michigan LTC training document (LTC-3811) is available to download from [www.jhltc.com](http://www.jhltc.com) and click on DRA Partnership Training and select Michigan. John Hancock will accept training from other carriers if it meets Michigan's training requirements.

## **Minnesota**

**Training Deadline:** 2/1/08

**Training Requirements:** 8-hour Minnesota NAIC Partnership course

**Resident producers:** Minnesota requires that licensed resident producers take the Minnesota 8-hour NAIC Partnership course approved by the state of Minnesota. Resident producers may not take an 8-hour NAIC Partnership course from another state. (Updated on July 14, 2008)

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**Non-resident producers:** Minnesota has adopted training reciprocity and allows non-resident producers to take an 8-hour NAIC Partnership course from another state, in addition to taking a course that teaches the unique aspects of Minnesota Medicaid Assistance. This does not have to be a course approved by the state and can be administered by carriers.

**Special note:** John Hancock's Minnesota Non-Resident Training document (LTC-3312) is available to download from [www.jhltc.com](http://www.jhltc.com) and click on DRA Partnership Training and select Michigan.

**Refresher Training:** Minnesota requires a 4-hour course every 24 months.

## Missouri

**Training Deadline:** Effective the later of 8/01/08 or the date that John Hancock launches our Partnership product

**Training Requirements:** Initial 8-hour NAIC Partnership training course

**Resident producers:** Missouri requires that resident producers take an 8-hour NAIC Partnership course that has been approved as a Continuing Education course in the state of Missouri. CE does not have to be issued. Missouri resident producers are not allowed to submit an 8-hour NAIC Partnership course from another state.

**Non-resident producers:** Missouri has adopted training reciprocity and allows non-resident producers to take a Missouri approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Missouri requires a 4-hour course every 24 months.

## Montana

**Training Deadline:** 7/1/08

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Montana allows resident producers to take a Montana 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Montana's requirements.

**Non-resident producers:** Montana has adopted training reciprocity. This means that non-resident producers may take a Montana 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Montana requires a 4-hour course every 24 months.

## Nebraska

**Training Deadline:** 8/1/08

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Nebraska allows resident producers to take a Nebraska 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Nebraska's requirements.



**Non-resident producers:** Nebraska has adopted training reciprocity. This means that non-resident producers may take a Nebraska 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Nebraska requires a 4-hour course every 24 months.

## New Jersey

**Training Deadline:** 7/1/09

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** New Jersey allows resident producers to take a New Jersey 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill New Jersey's requirements.

**Non-resident producers:** New Jersey has adopted training reciprocity. This means that non-resident producers may take a New Jersey 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** New Jersey requires a 4-hour course every 24 months.

## North Dakota

**Training Deadline:** 7/1/08

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** North Dakota allows resident producers to take a North Dakota 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill North Dakota's requirements.

**Non-resident producers:** North Dakota has adopted training reciprocity. This means that non-resident producers may take a North Dakota 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** North Dakota requires a 4-hour course every 24 months.

## Ohio

**Training Deadline:** 9/1/2008

**Training requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Ohio requires resident producers to take an Ohio 8-hour NAIC Partnership course that has been assigned an LTC8 category. Resident producers may take an 8-hour NAIC Partnership courses in another state, but it must have been approved by the OHIO DOI as an LTC8 category.

**Non-resident producers:** Ohio has adopted training reciprocity. This means that non-resident producers may take an Ohio 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Ohio requires a 4-hour course that has been assigned an LTC4 category every 24 months.

## Oklahoma

### Training Deadline:

- Existing producers licensed before 7/14/08, must complete the training mentioned above by 7/14/2009
- New producers licensed after 7/14/08 must complete the training mentioned above prior to soliciting, negotiating, or selling LTC insurance

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Oklahoma allows resident producers to take an Oklahoma 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Oklahoma's requirements.

**Non-resident producers:** Oklahoma has adopted training reciprocity. This means that non-resident producers may take an Oklahoma 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Oklahoma requires a 4-hour course every 24 months.

## Oregon

**Training Deadline:** 1/31/2008

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Oregon allows resident producers to take an Oregon 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Oregon's requirements.

**Non-resident producers:** Oregon has adopted training reciprocity. This means that non-resident producers may take an Oregon 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Oregon requires a 4-hour course every 24 months.

## Pennsylvania

**Training Deadline:** Pennsylvania has clarified that the one-hour training requirement for Partnership producers is the only training requirement currently in effect. The 8-hour NAIC requirement for all long-term care agents is being reviewed and will be reissued early in 2009. Prior to selling, soliciting or negotiating of a Qualified Partnership policy, Pennsylvania requires evidence of a 1-hour PA Partnership training course. Therefore, when we launch our PA product in 2009 we will require for ALL producers either the 1-hour Partnership training course or an 8-hour NAIC training course that includes the 1-hour Partnership training.

**Training Requirements:** 1-hour training requirement

**Resident producers:** Once we launch our Partnership program, ALL Pennsylvania resident producers must take the 1-hour Pennsylvania Partnership training course. It is unclear at this point what requirements Pennsylvania will impose upon NAIC training courses as it relates to resident producers.

**Non-resident producers:** TBD

**Refresher Training:** TBD

## Rhode Island

**Training Deadline:**

- Existing producers licensed before 1/1/08 must complete the training mentioned above by 7/1/08
- New producers licensed after 1/1/08 complete the training mentioned above prior to soliciting, negotiating, or selling LTC insurance.

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Rhode Island allows resident producers to take a Rhode Island 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Rhode Island's requirements.

**Non-resident producers:** Rhode Island has adopted training reciprocity. This means that non-resident producers may take a Rhode Island 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Rhode Island requires a 4-hour course every 24 months.

## South Carolina

**Training Deadline:** 7/1/2009

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** South Carolina allows resident producers to take a South Carolina 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill South Carolina's requirements.

**Non-resident producers:** South Carolina has adopted training reciprocity. This means that non-resident producers may take a South Carolina 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** South Carolina requires a 4-hour course every 24 months.

## South Dakota

**Training Deadline:** 7/1/2008

**Training Requirements:** Initial 8-hour NAIC Partnership training course which includes South Dakota state Medicaid information.

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**Resident producers:** South Dakota allows resident producers to take a South Dakota 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill South Dakota's requirements.

**Non-resident producers:** South Dakota has adopted partial training reciprocity. This means that non-resident producers may take a South Dakota 8-hour NAIC Partnership that includes South Dakota state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state. If the training is from another state, the producer must take some additional training which includes South Dakota state Medicaid information.

**Special note:** To see a list of classes in South Dakota that contain South Dakota Medicaid information visit the South Dakota DOI website.

If a South Dakota resident producer takes a class that does not contain South Dakota Medicaid information in it, South Dakota will allow producers to complete training administered by carriers.

As of February 3, 2009, John Hancock is requiring this training to be taken via a 1-hour CE course as opposed to training previously offered by John Hancock. This ensures the course completion is reported to Clear Cert. These courses can be found at <http://www.clearcert.com>.

**Refresher Training:** South Dakota requires a 4-hour course every 24 months.

## Tennessee

### Training Deadline:

- Existing producers that were **licensed prior to 5/13/2008** must complete training by **7/1/08**
- New producers that were **licensed after 5/13/2008** must complete the 8-hour NAIC Partnership training **prior to soliciting, negotiating, or selling LTC insurance.**

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Tennessee requires resident licensed producers take a Tennessee Continuing Education approved 8-hour NAIC Partnership course. They may not take an 8-hour NAIC Partnership course from another state to fulfill Tennessee's requirements.

**Non-resident producers:** Tennessee's non-resident training is still TBD. We are getting additional clarification from the state.

## Texas

### Training Deadline:

- Existing producers licensed prior to 8/5/08 must meet the training requirement by the later of 1/1/09 OR the date John Hancock launches our Partnership product.
- Producers licensed on or after 8/5/08 must meet the training requirement by the date that John Hancock launches our Partnership product.

**Training requirements:** Texas approved 8-hour NAIC Partnership training course.

**Resident producers:** Texas requires that licensed resident producers take a course that has been approved by the Texas Department of Insurance. It does not have to be approved as continuing education, but can be.

**Non-resident producers:** Texas has adopted training reciprocity for non-resident producers if they are licensed in their home state, the home state is a Partnership state, and the producer takes a comparable course in their home state. If the home state is not a Partnership state, the producer can meet the requirements by taking a qualified 8-hour Texas 8-hour NAIC Partnership course.

**Refresher Training:** Texas requires a 4-hour course every 24 months and it must be approved as Continuing Education (CE). A non-resident will be deemed to satisfy the requirements if they are licensed in their home state and their home state is a Partnership state. If the home state is not a Partnership state, the agent can meet the requirements by taking an 8-hour Texas NAIC Partnership course.

## Virginia

**Training Deadline: 12/10/07** (The date John Hancock launched its Partnership product)

**Training Requirements:** Initial 8-hour NAIC Partnership training course which includes 2 hours of Virginia Partnership training. The 8-hour course must be approved by the VA DOI.

**Resident producers:** Virginia allows resident producers to take a Virginia 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill 6 of the required 8-hours of NAIC Partnership Training. If a course is taken from another state, the producer must also take a 2 hour VA Partnership course.

**Non-resident producers:** Virginia has adopted partial training reciprocity for 6 hours of NAIC Partnership training. This means that non-resident producers may take a Virginia 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state and a 2 hour VA Partnership course.

**Refresher Training:** Virginia requires a 4-hour course every 24 months.

## Washington

**Training Deadline:**

- Existing producers licensed **before 1/1/09**, must complete the training by **7/1/09**.
- Producers licensed **after 1/1/09**, must complete the training before selling LTC insurance in Washington.

**Training Requirements:** Initial 8-hour NAIC Partnership training course.

**Resident producers:** Washington allows resident producers to take a Washington 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Washington's requirements.

**Non-resident producers:** Washington has adopted training reciprocity. This means that non-resident producers may take a Washington 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

**Refresher Training:** Washington requires a 4-hour course every 24 months.

## Wisconsin

**Training Deadline:** 1/1/09

**Training requirements:** Initial 8-hour NAIC Partnership training course of which 2-hours shall contain Wisconsin specific Medicaid and long-term care information.

**Resident producers:** Wisconsin requires that resident producers take 6-hours of LTC insurance training and 2 hours of WI Medicaid training approved by the state of Wisconsin. John Hancock requires that the Wisconsin training be taken via a single 8-hour Wisconsin approved course that includes 2 hours of Wisconsin Medicaid training. Wisconsin producers cannot take an 8-hour NAIC course from another state.

**Non-resident producers:** Wisconsin has adopted partial training reciprocity. This means that non-resident producers may take a Wisconsin 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state plus a 2-hour Wisconsin specific Medicaid and long-term care course that has been approved by the state of Wisconsin.

**Refresher Training:** Wisconsin requires a 4-hour course every 24 months.

### John Hancock Partnership Training

#### Classroom and Online Training

John Hancock has partnered with LTC Connection (previously known as National LTC Educators) to offer classroom and online training. For information on training options please visit [www.nltcp.com](http://www.nltcp.com).

#### Free Partnership Training

All of the above mentioned training requirements can be met in a classroom setting or online and are accessible at <http://www.nltcp.com>. John Hancock offers both classroom and online training for FREE. If you submit two qualified John Hancock LTC insurance applications within 60 days after completing either John Hancock's classroom or online training John Hancock will reimburse your tuition fee! (This does not include fees paid for Certified Financial Planner Credit)

Click [here](#) to download the Partnership Refund Form. Simply complete the form and fax it and you will receive your refund within 30 days. (Colorado Producers please note: Colorado requires two 8-hour training courses. John Hancock will reimburse both days for the two same pieces of business. Please fill out the Partnership refund for each class you have taken whether it is classroom or online. The two pieces of business must be submitted within 60 days of the completion date of each class.

#### About classroom training

John Hancock offers classroom training on a regular basis before the state's training deadline, as well as afterwards. Our training will be taught by Tom Orr with Senior Insurance Training Services,

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a John Hancock Regional or National Training Director, or by trainers appointed by John Hancock.

To hear about the benefits of classroom events, and to preview a class, please click on [http://www.jhltc.com/assets/files/LTC33121\\_1107.wmv](http://www.jhltc.com/assets/files/LTC33121_1107.wmv).

The price for classroom training is \$79 (as of February 3, 2009) and includes 8-hours of Continuing Education for the state the class has been filed in. Therefore, if it is a Missouri Partnership class, then 8-hours of CE are available only in Missouri. 8-hours of CFP credit is available for \$25 in all states except Colorado.

To register for one of John Hancock's classroom training events, visit [www.nltcp.com](http://www.nltcp.com) and click on the tab called "Classroom Training."

**John Hancock's public classroom training is available in the following states:** Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Iowa, Idaho, Maine, Maryland, Minnesota, Montana, Missouri, Nebraska, New Jersey, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Washington, Wisconsin, and Virginia.

#### **About online training**

John Hancock offers online training through Insurance Study.com. The price for online training is normally \$65 but John Hancock has subsidized the cost and it is now available for \$25 which includes 8-hours of Continuing Education (CE).

To take John Hancock's Partnership training online visit [www.nltcp.com](http://www.nltcp.com) and click on the tab called "Online Training." You make take the course without paying for it. Payment is due when you take the exam.

**Online training is available in the following states:** Arizona, Arkansas, Colorado, Georgia, Illinois, Iowa, Idaho, Maine, Maryland, Missouri, Montana, Nebraska, New Jersey, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Virginia, and Wisconsin.

**Online training will be available in the following states shortly:** South Carolina and Washington.

#### **John Hancock's Train-the-Trainer Program**

If you are interested in teaching John Hancock's Partnership training to your producers or for recruiting purposes, please contact Catherine Dove at [cdove@jhancock.com](mailto:cdove@jhancock.com).

### **Submission of Partnership Training Requirements to Licensing**

Producers must meet their states training requirements PRIOR to soliciting or selling LTC insurance. The date the training is completed must be prior to the date the applicant(s) signs the John Hancock LTC insurance application.

There are three ways to submit proof of training requirements to LTC Licensing:

- 1) **Email:** [mgalicensing@jhancock.com](mailto:mgalicensing@jhancock.com)
- 2) **Fax:** 617-450-8057
- 3) **Mail:** John Hancock Life Insurance Company, Attn: LTC Licensing  
200 Berkley Street, Floor B-5-01, Boston, MA 02116

### **State Partnership Program and John Hancock Partnership Product Launch Dates**

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The following chart reflects the status of each state's Partnership program and also includes launch date for John Hancock's Partnership product as soon as such date is available. John Hancock's Partnership product is currently available in the states shaded in the chart below. Both Custom Care II and Leading Edge will be available as Partnership policies.

As a reminder, in order to participate in the Partnership program, a state must file an SPA (state plan amendment) with CMS so that they can change their Medicaid guidelines to allow for asset protection offered under Partnership policies. Please note that that the approval of an SPA does not mean that Partnership policies can be sold immediately. It takes time for states to finalize all of their requirements for a state's Partnership program to be considered operational. In addition, insurers must file and receive approval of their Partnership certification filings before they can begin to offer Partnership policies.

**New Product Launches:** We will be launching our Partnership product in Georgia on April 20, 2009. We will continue to update this as additional states are ready to launch.

State	Partnership Program Effective Date or Status	John Hancock Partnership Product Launch Date
Alabama	AL has filed SPA-pending approval by CMS	
Arizona	7/10/2008. While SPA approved, implementation guidance to be developed	
Arkansas	1/1/08	10/27/08
Colorado	1/1/08	10/27/08
Florida	1/1/07	10/29/07
Georgia	1/1/07	4/20/2009
Idaho	11/1/06	12/5/06
Kansas	4/1/07	3/10/08
Kentucky	KY has filed SPA –pending approval by CMS	
Louisiana	LA has filed SPA- pending approval by CMS	
Michigan	SPA filing has been withdrawn and is currently on hold.	
Minnesota	7/1/2006	10/27/08
Missouri	8/28/07	TBD
Nebraska	7/1/06	3/10/08
New Jersey	7/1/08	10/27/08
Nevada	1/1/07	
New Hampshire	4/1/2007. While SPA approved, implementation guidance to be developed	
North Carolina	NC has filed SPA – pending approval by CMS	
North Dakota	1/1/07	3/10/08
Ohio	9/1/07	TBD
Oklahoma	7/14/08	TBD
Oregon	1/1/2008	10/27/2008
Pennsylvania	7/1/2007	Product approval pending
Rhode Island	7/1/08	Product approval pending
South Carolina	1/1/2009. While SPA approved, implementation guidance to be developed	
South Dakota	7/1/2007	3/10/08
Tennessee	10/1/08	Product approval pending
Texas	3/1/2008. While SPA approved, implementation regulations not yet final.	Product approval pending

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Virginia	9/1/2007	12/10/2007
Wisconsin	1/1/09	Product approval pending

**John Hancock Available Inflation Options**

Please note that for a policy to be Partnership qualified it must have the following inflation protection options.

- **Ages 60 or Younger:** Annual Compound Inflation Protection
- **Ages 61-75:** Some form of inflation
- **Age 76+:** Inflation protection is optional

The only difference between a Partnership policy and a Non-Partnership policy is that a Partnership policy has the appropriate inflation protection (as notated above.) This should be taken into consideration for any policies that are sold prior to a state implementing a Partnership program, due to John Hancock’s exchange program and the possibility that the state will allow us to exchange the client’s policy with a Partnership policy.

The chart below details what inflation options John Hancock currently has available via our Leading Edge and Custom Care II portfolios in states with an approved SPA. We believe that these options will also meet all Partnership requirements, but are of course subject to Insurance Department confirmation through are Partnership certification filings. States shaded in gray indicate that the state has approved our Partnership filing.

In addition, some states have chosen to provide detailed regulatory guidance on available inflation options. If that is the case, that guidance is included in the “Additional Information” column. Also, we have highlighted the states where our filing has been approved.

**Important note:** John Hancock’s CPI inflation option has been accepted in all DRA Partnership states to date. States which regulate the specific levels of inflation are allowing the CPI alternative *in addition to* any fixed rate floor such as 5% or 3%. A fixed rate floor is not applicable increases tied our CPI inflation option. This means that a CPI increase in a given year could go below 3%.

**John Hancock Available Inflation Options**

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Alabama	TBD	TBD	TBD	
Arizona	TBD	TBD	TBD	
Arkansas	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are available: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The AR DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first age tiers and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.

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<b>Colorado</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are available: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The CO DOI has set a minimum fixed floor of 5% compound or CPI as acceptable options for ages 60 and younger. GPO not allowed for ages 75 and younger.
<b>Florida</b>	CPI & 5% compound	CPI, 5% compound % 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5% simple, GPO or none.	5/3% compound was never an available JH option in Florida.
<b>Georgia</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none.	The GA DOI did not set minimum floors for each Partnership age tier.
<b>Idaho</b>	CPI & 5% compound	CPI, 5% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5% simple, GPO or none	The ID DOI has set a minimum fixed floor of 5% compound or CPI as acceptable inflation options for ages 60 and younger. GPO not allowed for ages 75 and younger. 5/3% compound was never an available JH option in Idaho.
<b>Kansas</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The KS DOI has indicated that GPO is not allowed for ages 75 and younger.
<b>Michigan</b>	TBD	TBD	TBD	
<b>Minnesota</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none.	MN has recently liberalized its inflation requirements. CPI is now expressly allowed. MN DOI also allows for unique GPO design (all annual offers must be accepted prior to age 76). Traditional GPO not allowed for ages 75 and younger.

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<b>Missouri</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none.	The MO DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first 2 age tiers. Traditional GPO is not allowed for ages 75 and younger.
<b>Nebraska</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The NE DOI has indicated that it will allow a fixed floor of 1% compound to satisfy the first 2 age tiers. NE DOI also allows for unique GPO design (all annual offers must be accepted prior to age 76). However, traditional GPO is not allowed for ages 75 and younger.
<b>Nevada</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none.	The NV DOI did not set minimum floors for each Partnership age tier.
<b>New Hampshire</b>	TBD	TBD	TBD	
<b>New Jersey</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The NJ DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first age tiers and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
<b>North Carolina</b>	TBD	TBD	TBD	
<b>North Dakota</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The ND DOI did not set minimum floors for each Partnership age tier

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<b>Ohio</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none.	The OH DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first 2 age tiers. Traditional GPO is not allowed for ages 75 and younger.
<b>Oklahoma</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The OK DOI has indicated that it will allow a fixed floor of 3% compound to satisfy the first age tier and 3% simple to satisfy the 2 <sup>nd</sup> age tier. Traditional GPO is not allowed for ages 75 and younger.
<b>Oregon</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The OR DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first 2 age tiers. Traditional GPO is not allowed for ages 75 and younger.
<b>Pennsylvania</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The PA DOI has said GPO not allowed for ages 75 and younger.  PA expressly allows CPI, but is silent on other forms of inflation. We are working to get additional clarification on what additional inflation options are available.
<b>Rhode Island</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The RI DOI has indicated that it will allow a fixed floor of 3% compound or CPI to satisfy first 2 age tiers. Traditional GPO is not allowed for ages 75 and younger.
<b>South Carolina</b>	TBD	TBD	TBD	

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<b>South Dakota</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The SD DOI has indicated that it will allow a fixed floor of 3% compound or CPI to satisfy first 2 age tiers. Traditional GPO is not allowed for ages 75 and younger.
<b>Tennessee</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none.	The TN DOI did not set minimum floors for each Partnership age tier.
<b>Texas</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The TX DOI has indicated that it will allow a fixed floor of 1% compound to satisfy the first age tier and 1% simple for the second age tier. TX DOI has indicated that traditional GPO is not allowed for ages 75 and younger.
<b>Virginia</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The VA DOI did not set minimum floors for each Partnership age tier
<b>Wisconsin</b>	CPI, 5% compound & 5/3% compound	CPI, 5% compound, 5/3% compound & 5% simple	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, 5/3% compound, 5% simple, GPO or none	The WI DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first age tiers and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. WI DOI also allows for unique GPO design (all annual offers must be accepted prior to age 76). Traditional GPO not allowed for ages 75 and younger.

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## Additional Partnership Resources

The [www.jhltc.com](http://www.jhltc.com) homepage includes a section dedicated to the Partnership program. From here you'll be able to view all the resources and materials available to help you get trained, certified and market Partnership-certified LTC insurance policies.

**The Power of Partnership Webinar Series** is offered on an as needed basis to keep you updated on all aspects of the Partnership program in all states. To register for upcoming webinars or to listen to previous webinars visit the Partnership section of the website at [www.jhltc.com](http://www.jhltc.com).

**Frequently Asked Questions** can be found on the homepage of [www.jhltc.com](http://www.jhltc.com) and consists of everything you need to know about Partnership including an overview of the DRA and asset protection, state implementation, policy qualification requirements as well as training requirements and exchange provisions.

**Client Brochures** — Partnership policies will use the same product brochures and applications as our existing product portfolio. Provide your clients with additional information regarding the DRA Partnership Program in the states below using the Partnership brochure, **“Protecting your assets: What you need to know about the Qualified State LTCI Program.”** This brochure can be used in conjunction with any of our existing product brochures and includes the following topics:

- Explanation of Medicaid Asset Protection
- How a Partnership-qualified policy works
- Details about John Hancock's Partnership qualified policies

**Availability** — The brochure is available to download and to order in the states listed below, form number: LTC-3800. A producer-only version is available to download from [www.jhltc.com](http://www.jhltc.com) for training purposes, form number LTC-3801.

Arkansas	Nebraska
Colorado	Nevada
Florida*	North Dakota
Idaho	Ohio
Iowa	South Dakota
Kansas	Virginia
Missouri	

\*State version applies.

As additional states establish Partnership programs, we will notify you via LTC Newslink regarding availability of this brochure in those states.

For producers doing business in states where the Partnership programs have yet to be approved, you can view and download the producer version of the brochure (LTC-3801 9/06). This version, and details about the Partnership program, can be accessed on [www.jhltc.com](http://www.jhltc.com).

### **Looking for additional Partnership tools?**

Download the LTC Partnership Program Marketing Materials Guide (LTC-3808) for a look at all the materials available to help you market the Partnership program.