**Section 2012.121 Producer Training Requirements**

a) Long-Term Care Training Required

1) An individual may not sell, solicit or negotiate long-term care insurance unless the individual is licensed as an insurance producer for accident and health and has completed a one-time training course. The training shall meet the requirements set forth in subsection (b).

2) An individual already licensed and selling, soliciting or negotiating long-term care insurance on July 1, 2008 may not continue to sell, solicit or negotiate long term care insurance unless the individual has completed a one-time training course, as set forth in subsection (b), by July 1, 2009.

3) In addition to the one-time training course required in subsection (a)(1) and (2), an individual who sells, solicits or negotiates long-term care insurance shall complete ongoing training as set forth in subsection (b).

4) The training requirements of subsection (b) may be approved as continuing education courses under Section 500-35(b)(1) of the Code.

b) Minimum Education and Training Requirements

1) The one-time training required by this Section shall be no less than 8 hours. The ongoing training required by this Section shall be no less than 4 hours and must be completed before each subsequent  license renewal. A producer who fails to complete the 4 hours ongoing training prior to license renewal will have 12 months from that renewal date to complete the ongoing training without having to complete the 8 hour course again.

2) The training required under subsection (b)(1) shall consist of topics related to long-term care insurance, long-term care services and, if applicable, qualified state long-term care insurance Partnership programs as prescribed in 42 USC 1396p, including, but not limited to:

A) 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;

B) Available long-term care services and providers;

C) Changes or improvements in long-term care services or providers;

D) Alternatives to the purchase of private long-term care insurance;

E) The effect of inflation on benefits and the importance of inflation protection; and

F) Consumer suitability standards and guidelines.

3) The training required by this Section shall not include training that is insurer or company product specific or that includes any sales or marketing information, materials, or training, other than those required by State or federal law.

c) Verification of Training

1) Insurers subject to this Part shall obtain verification that a producer receives training required by subsection (a) before a producer is permitted to sell, solicit or negotiate the insurer's long-term care insurance products, maintain records subject to the state's record retention requirements, and make that verification available to the Director upon request.

2) Insurers subject to this Part shall maintain records with respect to the training of their producers concerning the distribution of their Partnership policies that will allow the state insurance department to provide assurance to the state Medicaid agency that producers have received the training contained in subsection (b)(2)(A) as required by subsection (a) and that producers have demonstrated an understanding of the Partnership policies and their 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 Director upon request.

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

(Source: Amended at 38 Ill. Reg. 2186, effective January 2, 2014)