

Nebraska Long Term Care Partnership Program (update as of 12/1/2008)	
TOPIC	HOW HANDLED
<b>General Program Information</b>	
SPA Effective	7/1/2006
Program Implementation Date	7/1/2006
Policies Certified and Ready For Sale	Yes
<b>State Certification Process &amp; Requirements</b>	
Is a Specific State-Mandated Form Required for Certification	Yes and reserves the right to request copy of previously approved forms. Filing must be done using SERFEF Issuer and State Certification Form instructions (August 2007)
<b>Inflation Protection for buyers under age 61</b>	
Requires insurers to have 5% Compound	No but must offer Info and Guidance on LTC Partnership Policies; Guidance for Inflation Protection
Consumer Price Index Allowed	Yes Info and Guidance on LTC Partnership Policies; Guidance for Inflation Protection
Allows Inflation Protection Amounts of <5%	Yes But not less than 1% Info and Guidance on LTC Partnership Policies; Guidance for Inflation Protection
Future Purchase Option Allowed	No Info and Guidance on LTC Partnership Policies; Guidance for Inflation Protection
Allows Insured to "drop down" Inflation Protection Amount Based on Attained Age after 61?	No as cited in disclosure provisions Info and Guidance on LTC Partnership Policies; Guidance for Inflation Protection
<b>Inflation Protection 61 - 75, and &gt;75</b>	
Special Requirements or Limitations on Types of Allowable Inflation Protection	Follows DRA language
<b>Policy Exchange</b>	
Are Exchange Provisions Specified?	Yes Info and Guidance on LTC Partnership Policies
Requires Insurer to Offer Exchanges (if yes, specify dates)	No Info and Guidance on LTC Partnership Policies
Allows Insurers to Offer Exchanges (but not required)	Yes Info and Guidance on LTC Partnership Policies
Specifies Content for Exchange Notice?	

<p><b>Specifies Other Exchange Requirements (e.g. premium credit, underwriting requirements, etc.)</b></p>	<p>Allows underwriting and premium commensurate with nature of the change needed for PQ Info and Guidance on LTC Partnership Policies</p>
<p><b>Disclosure Notice to Policy Holders</b></p>	
<p><b>Requires Notice to All LTCI Insureds</b></p>	<p>No Info and Guidance on LTC Partnership Policies</p>
<p><b>Requires Notice Only to Insureds with Partnership Qualified Policies</b></p>	<p>Yes Info and Guidance on LTC Partnership Policies</p>
<p><b>State Notice Addresses Policy Changes That Might Jeopardize PQ Status</b></p>	<p>Yes Notice Form</p>
<p><b>State Requires Specific Notice Form and or Content</b></p>	<p>Yes Info and Guidance on LTC Partnership Policies</p>
<p><b>Reciprocity</b></p>	

<b>State Has Opted Out of HHS Reciprocity Standards</b>	No
<b>Agent Training</b>	
<b>Requires Only Agents Selling Partnership to Have Training?</b>	No Bulletin CB-1 14, Statute 44-4521 and Per NE DOI Agent Licensing Administrator
<b>Requires All Agents to Have Partnership Training?</b>	Yes Bulletin CB-1 14, Statute 44-4521 and Per NE DOI Agent Licensing Administrator
<b>Minimum Hours for Initial Training Requirement</b>	8 hours Bulletin CB-1 14 and Statute 44-4521
<b>Minimum Hours for Ongoing Training Requirement</b>	4 hours/24 months Bulletin CB-1 14 and Statute 44-4521
<b>State Specifies Training Topics To Be Included?</b>	Yes Bulletin CB-1 14 and Statute 44-4521
<b>Date By Which Agents Must Be Trained</b>	8/1/2008 Bulletin CB-1 14 and Statute 44-4521
<b>State Offers Training Reciprocity</b>	Yes Bulletin CB-1 14 and Statute 44-4521
<b>Data Reporting Requirements</b>	
<b>Has State Specific Reporting Requirements Beyond UDS</b>	No Info and Guidance on LTC Partnership Policies
<b>State Contact Information</b>	
<b>State Contact</b>	Nebraska DOI (402) 471-2201
<b>State Website</b>	<a href="http://www.doi.ne.gov/lcicare">www.doi.ne.gov/lcicare</a>
<b>Additional Comments?</b>	With respect to inflation protection, there is just a general reference to the ages set forth in the DRA. There are no further instructions regarding the age tiers, so the inflation protection rules that Nebraska applies to those under age 61 at time of purchase would also seem to apply to ages 61-75 at time of purchase.