

Ohio Long Term Care Partnership Program (update as of 1/7/2009)	
TOPIC	HOW HANDLED
<b>General Program Information</b>	
SPA Effective	9/1/2007
Program Implementation Date	9/10/2007
Policies Certified and Ready For Sale	Yes Informal confirmation by one company of sales
<b>State Certification Process &amp; Requirements</b>	
Is a Specific State-Mandated Form Required for Certification	Yes 3901-4-02(F)
<b>Inflation Protection for buyers under age 61</b>	
Requires insurers to have 5% Compound	No Section 3923.44(O)
Consumer Price Index Allowed	Yes Section 3923.44(O)
Allows Inflation Protection Amounts of <5%	Yes (at least 3%) 3923.44(O)
Future Purchase Option Allowed	Not specified as an option 3923.44(O)
Allows Insured to "drop down" Inflation Protection Amount Based on Attained Age after 61?	Not specified 3923.44(O)
<b>Inflation Protection 61 - 75, and &gt;75</b>	
Special Requirements or Limitations on Types of Allowable Inflation Protection	See comments below (must be at least 3% or CPI)
<b>Policy Exchange</b>	
Are Exchange Provisions Specified?	Yes 3901-4-02(E)
Requires Insurer to Offer Exchanges (if yes, specify dates)	Yes within 180 days of date insurer advertises, markets, offers, sells or 3901-4-02(E)
Allows Insurers to Offer Exchanges (but not required)	No 3901-4-02(E)
Specifies Content for Exchange Notice?	Yes 3901-4-02 Appendix A
Specifies Other Exchange Requirements (e.g. premium credit, underwriting requirements, etc.)	Yes. Offer must remain open for 90 days after notification of right to exchange. Can only underwrite
<b>Disclosure Notice to Policy Holders</b>	
Requires Notice to All LTCI Insureds	No 3901-4-02(G); 3923.44(N)
Requires Notice Only to Insureds with Partnership Qualified Policies	Yes 3901-4-02(G); 3923.44(N)
State Notice Addresses Policy Changes That Might Jeopardize PQ Status	Yes, generally Notice Form in Appendix C to 3901-4-02
State Requires Specific Notice Form and or Content	Yes 3901-4-02(G), Appendix C
<b>Reciprocity</b>	
State Has Opted Out of HHS Reciprocity Standards	No
<b>Agent Training</b>	
Requires Only Agents Selling Partnership to Have Training?	No 3923.443 and Bulletin 2008-02
Requires All Agents to Have Partnership Training?	Yes 3923.443 and Bulletin 2008-02
Minimum Hours for Initial Training Requirement	8 hours 3923.443 and Bulletin 2008-02

<b>Minimum Hours for Ongoing Training Requirement</b>	4 hours/24 months 3923.443 and Bulletin 2008-02
<b>State Specifies Training Topics To Be Included?</b>	Yes 3923.443 and Bulletin 2008-02
<b>Date By Which Agents Must Be Trained</b>	9/1/2008 3923.443 and Bulletin 2008-02
<b>State Offers Training Reciprocity</b>	Yes 3923.443 and Bulletin 2008-02
<b>Data Reporting Requirements</b>	
<b>Has State Specific Reporting Requirements Beyond UDS</b>	No 3901-4-02(H)
<b>State Contact</b>	
<b>State Contact</b>	Product Qualification: TBD. Agent Licensing: Lee Anne Washburn 614-728-5860
<b>State Website</b>	<a href="http://www.ohioinsurance.gov">http://www.ohioinsurance.gov</a>
<b>Additional Comments?</b>	Inflation protection for those 61-75 years old at date of purchase must be at least 3% simple annually or equal to annual CPI. Mandatory offer for those age 76 and over at purchase. 3923.44(O); 3901-4-01(M)