

Training Requirements for Long-Term Care Producers

Senate Bill 191, passed by the 2007 Oregon Legislature, establishes specific training requirements for insurance producers who “sell, solicit or negotiate” long-term care insurance. Producers who are licensed as of January 1, 2008, may not transact long-term care insurance after January 31, 2008, until they have completed the one-time training requirement. Producers licensed after January 1, 2008, must have training before selling long-term care insurance. All other substantive provisions of the bill become operative January 1, 2008.

The Oregon Insurance Division is in the process of adopting administrative rules to implement the legislation. Rules will be posted on our Web site. To receive notice of these rules and future updates, we recommend subscribing to [E- Mail Notification](#) while on our Web site.

SB 191 requires the appointing insurance company to:

- Verify that a producer receives the training required by SB 191 before the producer sells, solicits or negotiates the insurer’s long-term care insurance products.
- Maintain records, subject to Oregon’s record retention requirements.
- Make the verification available to the director of the Department of Consumer and Business Services (DCBS) upon request.
- Maintain records with respect to the training of its insurance producers concerning the distribution of its partnership policies that will allow the DCBS director to provide assurance to the state Medicaid agency that insurance producers have received the required training, and that insurance 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. An insurer must make the records available to the DCBS director upon request.

The satisfaction in any state of the training required by SB 191 is considered to satisfy Oregon training requirements.

[Senate Bill 191](#)