

# California Department of Insurance Eight-Hour Mandatory Long-Term Care Course Attachment V

## **SUMMARY OF THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE**

The California Partnership for Long-Term Care (Partnership), established in 1994, is an innovative program of the State of California, Department of Health Care Services in cooperation with a select number of private insurance companies. These companies have agreed to offer policies that meet stringent requirements set by the Partnership and the State of California. These special policies are commonly called "Partnership policies."

All Partnership-approved policies contain vital features necessary for high quality long-term care insurance coverage, including the following:

- Built-in automatic inflation protection
- Care coordination and monitoring by licensed health professionals independent of the insurance company, and approved by the Partnership, to develop a plan of care based upon an individual's needs and resources
- Waiver of premium once a policy has paid benefits for a specified period of time
- Premiums reviewed and approved by the California Department of Insurance and the Partnership, and premium increases limited to no more than 40% spread over a three-year period
- Interchangeable policy benefits so that care can be customized to meet individual needs

In addition to many other consumer protection features, Partnership policies offer the special benefit of Medi-Cal Asset Protection from estate recovery<sup>1</sup>. Each dollar a Partnership policy pays out in benefits allows a policyholder to protect one dollar of assets that would otherwise be recoverable after their death if they had become eligible for Medi-Cal during their lifetime. Any assets that are in-excess of the assets protected by the dollar-for-dollar payment of benefits by a California Partnership policy for long term care insurance will be subject to estate recovery if a person had been covered by Medi-Cal during their lifetime.

The Partnership policy asset protection "earned" will be protected from estate recovery. The Department of Healthcare Services provides more information regarding estate recovery on their [website](#).

Agents must have additional training to sell Partnership policies. Individuals who will be involved in the sale or marketing of Partnership policies are required to complete eight (8) hours of general long-term care continuing education (CE) and 8 hours of classroom-only CE specifically on the Partnership prior to the marketing of any Partnership-certified policies/certificates. Agents are also required to repeat eight hours of classroom training on the Partnership each two-year license approval period.

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<sup>1</sup> [Estate Recovery \(ca.gov\)](#)