



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE

TO: Education Providers and Other Interested Parties
FROM: Curriculum and Licensing Background Bureau
DATE: October 12, 2026
SUBJECT: New Four-Hour Long-Term Care Training Curriculum

Background

On September 20, 2022, the Commissioner-Appointed Curriculum Board established a Long-Term Care (LTC) Subcommittee to develop in-depth, topic-specific four-hour curricula. The Subcommittee's goal is to offer agents who sell LTC insurance with comprehensive training options to fulfill their eight-hour LTC course requirement stated in California Insurance Code [section 10234.93\(a\)\(4\)](#).

On December 17, 2025, the Subcommittee completed the fourth of their four-hour LTC courses. These courses include:

- Long-Term Care Insurance (LTCi) Plan Design
- Making Changes to LTCi Benefits
- Navigating the LTCi Claims Process
- LTCi Suitability

New Four-Hour Long-Term Care Course Curriculum

An additional notice will inform agents that they can satisfy their LTC education requirements by completing either one eight-hour course or two topic-specific four-hour courses. This notice will be sent once the Curriculum Review Section's Education Unit approves at least two four-hour LTC courses. This requirement is a part of, not in addition to, the California resident agent's 24-hour continuing education requirement.

The LTC four training course curricula are available on the Department's [Resident – Provider Continuing Education Courses, Outlines and Materials](#) and on the [California Non-Resident – Provider Training Materials](#) web pages.

Instructions for Submitting a Four-Hour Long-Term Care Course

To ensure a timely review, Education Providers must submit the course application form, fees, and course material listed below for each four-hour LTC course to the Curriculum Review Unit:

- 1) A completed Prelicensing/Continuing Education Program Course Approval Application, [LIC 446-3](#)
- 2) A filing fee of \$41
- 3) Course materials
- 4) A document that cross references your training material to that topic specific Four-Hour Long-Term Care training outline

Questions

For any questions regarding this Notice or to receive a copy of the edited versions of the revised course outline, please email the Department's Curriculum Review Section at CDI.Education@insurance.ca.gov or contact the Curriculum Review Section's Education Unit at (916) 492-3064.