



EssentialLTC Partnership policy to be available in seven additional states

Changes effective May 23, 2018

We are pleased to announce that Effective May 23, 2018, the EssentialLTC policy will now be available as a partnership policy in the following seven states:

Alabama	Colorado	Nebraska	Wyoming
Arkansas	Louisiana	Tennessee	

Applications submitted in these states which are dated May 23, 2018 and after require the following additional application forms.

Alabama

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-AL	Left with applicant(s)

Arkansas

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Important Consumer Information Regarding the Arkansas Long Term Care Insurance Partnership Program	NLTCN-PRT-AR	Left with applicant(s)

Colorado

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application

Louisiana

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Partnership Program Notice	NLTCN-PRT-LA	Left with applicant(s)

Nebraska

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application

Tennessee

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Long-Term Care Insurance Partnership Program Notice	NLTCN-PRT-TN	Left with applicant(s)

Wyoming

Form Name	Form #	Action
Acknowledgement for Partnership Policy Qualification	NLTCPRT-ACK	Submitted with application
Wyoming Consumer Handout		Left with applicant(s)

The new application forms for each state will be available via the Agent Resource Center on May 23, 2018. The additional forms must be utilized for all applications received June 1st, 2018 and after.

Determination of Partnership Eligibility

EssentialTC policies issued in one of these states will automatically be issued as a partnership policy if the applicant(s) is a resident of the partnership state being applied for, and the following inflation protection requirements are met:

- Issue Age 75 or younger, an inflation protection option must be selected.
- Issue age 76 to 79, no inflation protection required (will be issued as a partnership policy).

Note: Under a joint application, the inflation protection requirement for a Partnership-Qualified policies will be based upon the younger applicant's issue age.

Partnership information for Existing (Active) policies issued in these states

We are in the processing of reviewing state guidelines for the partnership exchanges, with additional information to be provided once the timeline for the exchanges has been identified. In general, any active policies in these states with application dates prior to 5/23/18 that meet the inflation protection requirements above will be considered for an exchange if the policy issue state and the applicants residents states match.