

Course Information

General Information

- Providers must specify the method of instruction for credit to be awarded.
- One copy of the actual course materials must accompany all course filings. The information must be on a CD-ROM and/or provide Internet access to materials if course is a self-study/online program.
- Each course is evaluated and audited against a specific set of criteria.
- Providers have 30 days from a course approval to appeal a decision if the final determination is different than that requested on the application. This can be done without paying additional fees; but only if the course was approved. All other appeals require payment of another course filing fee and a new application.
- Dual credit is not awarded for passing the exam and time spent in class.
- Credit for partial attendance or partial completion of course work is not permitted.
- Courses expire 2 years from the approval/effective date. New applications, fees and supporting documentation are required should the course be offered in the future.
- Course must be "active" at the time the licensee completes the course in order for the licensee to receive credit.
- Course may not be advertised without formal written approval of the course.
- A National Course is defined as an approved program of instruction in insurance-related topics, presented by an approved CE provider organization. This includes a course leading to a National Professional Designation or an insurance course at an institution offered as part of a degree-conferring curriculum.

Method of Instruction

The course purpose or summary/description must be included on the Table of Contents or the Content Outline. It must be sufficiently detailed to justify each credit hour requested by: (a) the content to the proposed time component, page and/or screen counts and total word count; (b) what specific material will be covered; and/or (c) how that material "increases the knowledge of insurance and related subjects" for the licensee.

Self-Study/Correspondence/Online

- Includes all textbook/written materials, Internet/virtual learning computer-based training (CBT) courses and any teleconferences that do not have a disinterested third party monitoring the program.
- Completion of course work is required.
- Passage of a prescribed exam is required.
- Exam certification is required.

Supporting Documentation

- Detailed Table of Contents is required
 - Textbook/written format must include detailed subject matter with page numbers and total word count after deducting introductions, how to use this program; glossaries, table of contents, indices, exams; chapter summaries/reviews.
 - Computer-based training must include: detailed subject matter with the number of screens and total word count after deducting introductions, how to use this program, glossaries, table of contents, indices, exams, chapter summaries/reviews.
- Exam administration procedures, including:
 - Sample exam certification form is required for certifying with a disinterested

- third party that the licensee completed the prescribed exam without assistance.
- One copy of the written procedures for implementing and monitoring the disinterested third party, including who qualifies to certify licensee's statement, how the provider will identify violators and how the provider will report this matter to our office.
- Course work must be approved for a provider to administer an exam and award credit.
- A passing score of at least 70 percent must be earned.

Classroom Attendance

- Credit is awarded for actual hours spent in a monitored classroom.
- An exam is not required to award CE credit.
- Providers are directly responsible for the course presentation as approved.
- Providers must staff classroom sites.
- Attendance must be monitored.
- Providers must protect licensees from identity theft.
- Instructors with insurance licenses may earn credit for a CE course if that instructor completes the sign-in/out sheet, teaches the entire course, and requests credit only once during any CE review period.
- Licensee must attend the entire course.
- Sign-in/out sheet that includes: provider name and number, course name and number, credit hours, date offered, attendee name and system ID number, time each specific attendee signed in and out, and attendee's signature.
- [CE Class Announcements/Protocol](#)

Course Topics

- [Section 1204c\(4\)](#) identifies eligible topics
- The following topics are examples of subjects that will NOT qualify:
 - Prospecting
 - Motivation
 - Sales
 - Psychology
 - Computer training
 - Office skills training
 - Time management
 - Telephone skills
 - Health/stress/exercise
 - Telemarketing or other marketing instructions

[Ethics Course Guidelines](#)

[Restoration Course Guidelines](#)

[Web-Based CE Course Guidelines](#)

Supporting Documentation

Content Outline or table of contents must contain the course purpose and summarize the content of the course, including the main and pertinent topics. Any information received that does not replicate or provide more detail will be rejected and a new filing fee will be required. One copy of the actual course materials must accompany the detailed outline. Any written, video, and/or audio programs must be submitted in an electronic format, not limited to CD-ROM and/or internet access for a self-study/online program.

DETAILED CONTENT OUTLINE WITH TIME ALLOCATIONS
Classroom Course

This course will serve as a primer for those agents entering the Long-Term Care (LTC) marketplace.

Section I will provide answers to the most basic LTC questions. We will focus on the recent history in the LTC services, common services presently available for today's elderly and trends in providing more cost-sensitive LTC in the future, including home visitation, adult day care, and in-home support services. An attempt will be made to give the agent a look at what is on the horizon in the spectrum of social services for the elderly, both private and government-based systems, with the thought that today's policy must fulfill tomorrow's need.

Section II will examine the limited access to LTC provided under each of the programs mentioned in Section I.

7:45 - 8:15 Registration

8:15 - 8:30 Welcome and Introductions

8:30 - 9:15 What is Long-Term Care? The Graying of America...and the kids have moved away...the need for extra family care in the modern world.

- A. Basic History of Long-Term Care
 - 1. Prior to 1970
 - a. Longer hospital stays
 - b. Stay at home with families
 - c. "Old Folks Homes"
 - d. Nursing homes - "Pits of hell"
 - 2. Early 1980's to present
 - a. Rising hospital costs
 - b. Cost Containment
 - c. DRG - diagnostic related groups
 - d. Two income families
 - e. Improved facilities

TABLE OF CONTENTS
Self-Study/Correspondence/Online Course

This course addresses most aspects of the nonqualified annuity including the definition of an annuity, the parties to an annuity contract and the standard provisions found in a nonqualified contract.

The course considers the differences and similarities among the various types of annuities, including single premium annuities, flexible premium annuities, fixed annuities, equity-indexed annuities, etc.

The uses of the nonqualified annuity in estate and retirement planning, the annuity alternatives, and in-depth treatment of the income tax, estate tax and gift tax consequences of using nonqualified annuities in various planning arrangements is also discussed.

Topic	Page #	or	Screen#
Dedication	iii		1
Acknowledgement	v		2
About the Author	vii		3
CHAPTER 1: Definition of an Annuity	1		4
What is an Annuity?	2		14
The Annuity's Unique Feature	3		18
Who Purchases Annuities	4		22

Course Monitoring Procedures

- Copy of procedures used by those who staff the course site.
- Copy of [CE Class Announcements/Protocol](#) (individual biography or resume is not required).
- Copy of attendance procedures, including verifying licensee with a picture ID, as well as use of sign-in/out sheet that includes: the provider name and number, course name and number, date of course, licensee's name and system ID number, licensee's signature, time in/out, monitor signature and instructor signature.
- Procedure to protect against identity theft. Providers may not pass the sign-in/out sheet around the classroom displaying social security numbers or the provider may be subject to administrative action.
- Procedure to handle absence from the course, including those who arrive more than 10 minutes after the course begins or remain away from the classroom for an extended period of time.

Course Evaluation Criteria

- Minimum number of credit hours per course must equal one (1) credit hour.
- One (1) credit hour equals 50 minutes of class time.
- Partial credits are not awarded, nor is credit granted for introductions, breaks, exams, etc.
- Question/answer sessions and/or case studies are only allowed when content specifics are provided and warrant credit.
- One (1) page of text equals 300 words, with 12 pages equaling one (1) credit hour for self-study/correspondence/online courses, or a total of 3600 words after deducting glossaries, indices, exams, chapter reviews, etc.
- Title pages, chapter reviews, exams, glossaries, indices or appendices are excluded and deducted in calculating the credit hours for all self-study/correspondence/online courses.
- Self-study/correspondence/online courses include textbooks, computer-based training, Internet, etc.; i.e., any format other than attendance in a monitored classroom.
- Each course filing requires submission of one (1) copy of the textbook on CD-ROM; if the course is computer-based, a CD-ROM and/or access with a password to an Internet course.
- In addition to specific items listed in the statute, the following topics are appropriate: Economics, Securities/Mutual Funds, Claims Issues (policy-related only), Medicare, and Underwriting Issues (product only).
- Restoration courses that address claims and loss control issues will be permitted. Restoration courses exclusively promoting products or restoration services are prohibited.
- Agency management topics, in addition to those listed in the statute, shall NOT include

the following:

- Mechanical office training
- Business skills
- Sales promotions
- Motivation
- Time management
- Prospecting
- Recruiting
- Specific automation programs
- Software-specific automation programs
- Course materials must meet and support the qualifications requested on the application, i.e. life, health, property/casualty, or ethics.
 - Unless health issues are discussed, Estate Planning courses should be approved only for Life credit.
 - Courses for Long-Term Care, Medicare/Medicaid, disability, etc., should be approved only for Health credit.
- When a course filing has concurrent sessions:
 - All concurrent sessions must contain approvable material. All sessions must be in the same line of insurance to receive credit.
 - Sessions must be presented in a way that allows for auditing of all sessions.
- Providers cannot “stack” or “add-on” to current approved courses. For example, a provider filed and received one (1) credit hour for a course. The provider submits a new filing with the same course information which is already approved and includes additional information that is eligible for one (1) more credit. The new course filing will only receive one (1) credit hour for the additional material. The original course would remain approved for one (1) credit unless additional changes were submitted and reviewed in the new course. Duplicated material in courses is not acceptable and is to be deducted from the total credit hours.

Course Bibliography

- A bibliography of ALL text material used in the course and/or used in the preparation of the content outline must be provided on the application.
- At a minimum, include: (a) the name of the text/book/reference, (b) the author's name, (c) the publisher, (d) the year of publication, (e) the volume number and/or (f) relevant page numbers utilized, if partial references.

Examples:

Ethel Shanas, et al, "Older People in Three Industrial Societies" (New York: Atherton Press, 1968)

General Accounting Office, "Long-Term Care for the Elderly and Disabled" (Washington, D.C.: Government Printing Office, 1977)

Health Care Financing Administration, "Long-Term Care Background and Future Directions." Discussion Paper, Office of Policy Analysis, HCFA 81-20047 (Washington, D.C. 1981) pp 10-25

Course Expiration/Revised/One-Time Offerings

- All courses expire two (2) years from the effective date.
- At any time, if the provider changes the material or revises the course as originally presented for approval, the provider must submit a new application and fees as required for a new course.
- A new certificate of registration will be issued and a new course number will be assigned, along with an effective date upon review and approval of the filing.
- Old course numbers are terminated upon approval of the new course.
- Each filing is subject to the review process and requires:
 - A description or summary of the changes made to the filing, i.e., sections

- added, changes in laws, etc.
- Identification of the current assigned course name and number on the FIS 0406.
- All **new** language changes are to be in **BOLD PRINT AND CAPITAL LETTERS** AND deletions are indicated with lines drawn through the existing language to demonstrate the actual changes.

Third-Party Course Filings

- Provider and course fees are required.
- Providers must receive authorization from the owner of the program and submit this authorization with each filing.
- If the new course filing is a course previously approved by another provider, this must be identified on the application giving the provider's name/number and the course name/number.