

Long-Term Care Insurance Licensing Requirements

| State | License Required | LTC Certification* |
|----------------------|-------------------------------------|---------------------------|
| Alabama | Accident & Health | Standard & Reciprocal |
| Alaska | Health | Standard & Reciprocal |
| Arizona | Accident & Health | Standard & Reciprocal |
| Arkansas | Accident, Health & Sickness | Standard & Reciprocal |
| California | Accident & Health | State Specific |
| Colorado | Accident & Health | Standard & Reciprocal |
| Connecticut | Accident & Health | State Specific |
| Delaware | Health | Standard & Reciprocal |
| District of Columbia | Accident & Health | None |
| Florida | Health | Standard & Reciprocal |
| Georgia | Accident & Sickness | State Specific |
| Hawaii | Accident, Health & Sickness | None |
| Idaho | Disability | Standard & Reciprocal |
| Illinois | Accident & Health | Standard & Reciprocal |
| Indiana | Accident, Health & Sickness | State Specific |
| Iowa | Accident & Health | Standard & Reciprocal |
| Kansas | Accident, Health & Sickness | Standard & Reciprocal |
| Kentucky | Health | Standard & Reciprocal |
| Maine | Health | Standard & Reciprocal |
| Maryland | Health | Standard & Reciprocal |
| Massachusetts | Accident, Health & Sickness | State Specific |
| Michigan | Accident & Health | Standard & Reciprocal |
| Minnesota | Accident & Health | State Specific |
| Mississippi | Accident & Health | None |
| Missouri | Health | Standard & Reciprocal |
| Montana | Disability | Standard & Reciprocal |
| Nebraska | Accident, Health & Sickness | Standard & Reciprocal |
| Nevada | Health | Standard & Reciprocal |
| New Hampshire | Accident & Health | Standard & Reciprocal |
| New Jersey | Health | Standard & Reciprocal |
| New Mexico | Accident & Health | None |
| New York | Accident, Health & Sickness | State Specific |
| North Carolina | Med Sup/Long Term Care | Standard & Reciprocal |
| North Dakota | Accident & Health | Standard & Reciprocal |
| Ohio | Accident & Health | Standard & Reciprocal |
| Oklahoma | Accident & Health | Standard & Reciprocal |
| Oregon | Accident & Health | Standard & Reciprocal |
| Pennsylvania | Accident & Health | Standard & Reciprocal |
| Rhode Island | Accident, Health & Sickness | Standard & Reciprocal |
| South Carolina | Accident & Health | Standard & Reciprocal |
| South Dakota | Accident, Health & Sickness | State Specific |
| Tennessee | Accident & Health | Standard & Reciprocal |
| Texas | Accident & Health | Standard & Reciprocal |
| Utah | Accident & Health | Standard & Reciprocal |
| Vermont | Accident & Health | State Specific |
| Virginia | Health | State Specific |
| Washington | Disability | Standard & Reciprocal |
| West Virginia | Accident & Sickness | Standard & Reciprocal |
| Wisconsin | Accident & Health | State Specific |
| Wyoming | Accident/Health/Sickness/Disability | Standard & Reciprocal |