State of Idaho

DEPARTMENT OF INSURANCE

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BULLETIN NO. 26-06

DATE:	July 1, 2026
TO:	All Insurance Carriers Offering Long-Term Care Insurance
FROM:	Dean L. Cameron, Director
SUBJECT:	Idaho Long-Term Care Insurance Partnership Program Notice and Filing Requirements (Reissuance of Consolidated Bulletins 06-6, 07-8 and 16-02)

The Deficit Reduction Act of 2005, Pub. L. 109-171, authorized states to establish Qualified Long-Term Care Insurance Partnership Programs. Idaho's program, effective November 2006, allows assets equal to the benefits paid under a qualifying long-term care insurance ("Partnership") policy to be disregarded when determining Medicaid eligibility and recovery.

REQUIRED ASSET DISREGARD NOTICE – PARTNERSHIP POLICIES ONLY

Idaho Code § 56-1306, as amended by the 2007 Legislature, requires that insurers issuing or marketing Partnership policies provide an asset disregard notice to the policyholder or certificate holder no later than the time of policy or certificate delivery.

The mandated asset disregard notice includes, at a minimum, the following information:

> *At the time of issuance, this long-term care insurance policy qualifies as an Idaho Long-Term Care Partnership Program policy. This means that an amount of your assets equal to the dollar amount of long-term care insurance benefits paid under this policy will be disregarded for purposes of determining your eligibility for Medicaid. As a result, you may qualify for coverage of the cost of your long-term care needs under Medicaid without first being required to substantially exhaust your personal assets.*
>
> *Please note that this policy may lose Partnership Program status if you move to a different state or you modify the coverage after issue. This policy may also lose Partnership Program status due to changes in federal or state laws.*
>
> *If you have questions regarding long term care insurance and the Idaho Long-Term Care Partnership Program, you may contact the Idaho Department of Insurance. If you have questions regarding the current laws governing Medicaid eligibility and asset disregard, you may contact the Medicaid Division of the Idaho Department of Health and Welfare.*

ISSUER CERTIFICATION FORM

Idaho Code Title 56, Chapter 13 requires the Idaho Department of Insurance (the "Department") to approve policies as meeting the requirements of the Partnership Program, prior to an insurer marketing a policy as Partnership. An insurer requesting Partnership Program approval of a long-term care insurance policy must certify in writing that the policy meets all consumer protection standards applicable to Partnership policies under IDAPA 18.04.11 and Idaho Code Title 41, Chapter 46. The *State of Idaho Issuer Certification Form for the Long-Term Care Insurance Partnership Program* and instructions are available on the Department's website at doi.idaho.gov.

The Department may rely on the certification in determining whether a policy qualifies as a Partnership policy. False or inaccurate information may result in disapproval of the policy and possible administrative sanctions. The Department will notify the insurer in writing upon approval, at which point the policy may be marketed as a Partnership policy.

INFLATION PROTECTION

Inflation protection for Partnership policies is governed by IDAPA 18.04.11.017. A policy sold to an individual who has not attained age 61 must provide some level of automatic compound annual inflation protection; a policy sold to an individual who has attained age 61 but not age 76 must provide some level of automatic annual inflation protection; and a policy sold to an individual who has attained age 76 may, but is not required to, provide inflation protection. The rule establishes no minimum inflation protection percentage for Partnership policies. Because Subsection 017.01.d requires automatic inflation protection for Partnership policies sold below age 76, a design that provides benefit increases only through a guaranteed purchase option that the insured must elect, or that reduces the level of protection as the insured ages, does not satisfy the Partnership inflation requirement.

This Bulletin is not new law but is an agency interpretation of existing law, except as authorized by law or as incorporated into a contract. Requests for additional information or other inquiries regarding this Bulletin can be directed to the Rates and Forms Section at 208-334-4250.