

**Regulatory Bulletin 2009-05
Attachment C**

**STATE OF ARIZONA
LONG-TERM CARE INSURANCE PARTNERSHIP PROGRAM
POST-PURCHASE NOTICE**

IMPORTANT NOTICE ABOUT YOUR LONG-TERM CARE INSURANCE PARTNERSHIP POLICY

Insurance Company Name: _____
Producer's Name: _____
Address: _____
Phone Number: _____
Email Address: _____

Policy No. _____
Date of Notice _____

Long-Term Care Partnership Policies

The State of Arizona has implemented a Long-Term Care Insurance Partnership Program (the "Partnership Program") that constitutes a partnership between state government and private insurance companies to assist Arizona residents in planning their long-term care needs. Insurance companies voluntarily participate in the Program by offering long-term care insurance policies ("Partnership Policies") that meet special federal requirements.

As of the date of this Notice, the long-term care insurance policy identified above is a Partnership Policy. As a result, if you apply in the future for long-term care coverage from Arizona's Medicaid program, your application will include a Medicaid eligibility feature known as "Asset Disregard". "Asset Disregard" means that Medicaid will disregard some of your assets in determining whether you are eligible for Medicaid long term care coverage. The amount of assets that Medicaid can disregard will be equal to the amount of long-term care insurance benefits you have received under your Partnership Policy.

It is important to know that the purchase of a Partnership Policy does not automatically qualify you for Medicaid. Medicaid has other eligibility criteria that may disqualify you. In addition, the Asset Disregard rules may not apply to you if your home equity exceeds \$500,000.

It also is important to know that your **Partnership Policy may lose its Partnership status in the future if:**

- a. You make a change to your Partnership Policy, including a change to the inflation protection provisions, if any.
- b. You move to a state that does not have a Partnership Program.
- c. There is a change to state or federal law that governs the Partnership Program.

Additional Information

If you have questions regarding your long-term care insurance policy please contact the insurer. If you have questions regarding current laws governing Medicaid eligibility or Asset Disregard, please contact the Arizona Health Care Cost Containment System ("AHCCCS").