

Reminder: LTCi Agent Guidelines for Multiple-State Sales

July 6, 2026

Effective – 07/06/26

States – All

Contact – If you have questions about sales involving multiple states, please contact your licensing representative at your dedicated toll-free number, 833 799.8030 or contact Licensing & Commissions by email at LC@carescout.com.

Licensing, Appointment and Product Guidelines

For long term care insurance (LTCI), the policy will be issued based on the owner's resident state. Policy delivery is required in the same state. Consequently, the soliciting agent must be licensed and appointed in both the state in which solicitation occurs and the resident/delivery state of the owner.

Agents should only solicit a prospective policy owner under circumstances in which the policy form being solicited is filed and approved in the state in which it is to be delivered, which in the case of LTC insurance is the resident state of the owner.

Even though only a small percentage of applications are received in which the solicitation and delivery/owner resident state are different, you should be aware of the requirements in both states and be prepared to comply with them. Your compliance also helps us process cases more efficiently and may help protect you from possible state action for conducting business without a proper license or appointment.

Please remember, state requirements vary. As a result, two-state transactions should be started only after determining applicable licensing/appointment requirements. Click [here](#) for a list of pre-appointment states.

Please note that while this information covers all states, it does not replace or supersede any direction given regarding the available states where policies may be solicited or delivered.

Your compliance with applicable laws and guidelines helps us process cases more efficiently and may help protect you from possible state action for conducting business without a proper license or appointment.

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