



## INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION (Insurance Compact)

### NOTICE TO FILERS

#### **Hawaii Participating in Long-Term Care Insurance Uniform Standards Beginning July 1, 2019**

The Insurance Compact Commission is pleased to announce that starting July 1, Hawaii will be participating in the long-term care insurance (LTC) Uniform Standards. Hawaii lifted its opt-out from the LTC Uniform Standards by enacting legislation to amend its Compact statute. Hawaii opted out of the LTC Uniform Standards upon their original adoption by the Commission in 2010. Because the opt-out has been lifted, Hawaii will now be available for inclusion in any filing subject to the current LTC Uniform Standards.

#### **What does this mean for LTC filers authorized to do business in Hawaii?**

Starting July 1, Hawaii can be:

1. Included in new and pending LTC product submissions (policies or riders with rates), as well as applications, outlines of coverage and ancillary form filings for use with new Compact LTC products.
2. Added to new and previously-approved LTC products and forms subject to the current LTC Uniform Standards, meaning products and forms submitted on or after October 10, 2017.

#### **How can Hawaii be added to previously-approved LTC products and forms?**

- **Annual Registration:** A company must be currently registered with the Insurance Compact to add Hawaii to an eligible “Closed-Approved” LTC filing. If your company is not registered for 2019 and you wish to add Hawaii to an eligible LTC filing, you must first submit a registration filing at the Update Only level. Once registered, you may add Hawaii to an eligible “Closed-Approved” LTC filing.
- **Add State:** Filers should use the detailed instructions for [How to Add a State](#), which are available on the [Insurer Resources](#) page of the [Insurance Compact website](#).
- **Filing Fees:** Hawaii does not collect filing fees for LTC submissions. There are no Insurance Compact filing fees for adding Hawaii to a filing submission.
- **Compact Acknowledgement:** Hawaii will not be acknowledged as a “State Added After Disposition” on the *Companies and Contacts* tab of the filing unless the LTC filing was submitted on or after October 10, 2017. The normal service level for Compact acknowledgment is one business day.
- **Statement of Intent:** The LTC Uniform Standards do not permit Mix and Match, so there is no need to have a filing reopened to update the *Statement of Intent* when Hawaii is added.

If there are any questions about adding Hawaii to Compact LTC product filings, please contact the Insurance Compact Office.

**INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION (INSURANCE COMPACT)**  
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