LTC FAQs

Q: Why should I work with Krause for LTC? What resources do you offer?

A: With over 125 years of combined experience, our team provides expert guidance, insights, and trainings with competitive commissions.

We direct you to the latest carrier resources while providing access to quote and comparison tools to help you present the best quotes to fit your client's needs.

Q: What is required to write Long-Term Care Insurance?

A: All writing agents must hold an active Health & Life Insurance License in the state they are writing along with any state certification courses. All states require an initial 8-hour course with renewal courses for most states every two years. Contact us for specifics on your state's requirements.

Some products also require additional trainings and certifications, and you need to be appointed by the carrier(s) you will be writing. In many cases, the appointment contracting can be submitted with the piece of business, but some require the carrier appointment prior to submitting business. We will guide you on what is required for your specific situation.

Q: Do you offer training?

A: At The Krause Agency, we provide periodic webinar trainings on Long-Term Care Insurance. Some are presented with our carrier partners while others are done by our own experts. We also work side by side with advisors to make sure you have all the tools and resources you need to be successful. We do not offer the certification course but can provide you a discount through an online training site called WebCE.

Q: Are there production requirements?

A: While appointments are terminated after a certain period of time with no new business, you can get started, get paid, and become vested directly with the carrier with just one policy.

Q: Are you available to assist me with marketing and prospecting?

A: Yes, we can provide tips and pointers on prospecting and guide you towards a variety of marketing strategies. Periodically, we also have webinars on basic and general marketing for advisors. Ask our Relationship Managers for more information on where to find these resources.

Q: How do I get paid? Can I split commissions?

A: In most situations, you are paid directly by the carrier, and you can split commissions with most LTC carriers and products.

Q: Do you provide leads to advisors?

A: Periodically, we have leads available to advisors that meet specific criteria. Contact us for more information.

Q: If I don't want to write the business for my clients, will you work with my client and write the business?

A: Yes, we have a team of specialists that would be happy to assist your clients. They can fully write the business for the case, and you don't need to be involved.

Still have questions? ***Contact our office.***

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