

Long-Term Care Data Call – FAQs

Why do we have to report this data?

TDI is required to collect information regarding long-term care experience as specified by 28 TAC §3.3837. Insurers are required to report the following information to TDI annually:

- policy or certificate replacements and lapses (LHL562);
- policy, contract, or certificate rescissions (LHL563);
- claim denials (LHL564);
- partnership and non-partnership plans sold (LHL565); and
- suitability data (LHL566).

How do you determine which insurers are subject to the data call?

This data call applies to insurers that issued or marketed long-term care insurance in Texas during the reporting year. Insurers will submit reports based on the following criteria:

- If an insurer **issued and marketed** long-term care insurance in Texas during the reporting year, all five forms must be submitted—LHL562, LHL563, LHL564, LHL565, and LHL566.
- If an insurer **only issued** long-term care insurance in Texas during the reporting year, four of the forms must be submitted—LHL562, LHL563, LHL564, and LHL566.
- If an insurer **only marketed** long-term care insurance in Texas during the reporting year, one of the forms must be submitted—LHL565.

All reporting applies to riders for group and individual annuities and life insurance policies that provide long-term care insurance.

All reporting **does not** apply to life insurance policies:

- that accelerate the death benefit for one of more of the qualifying events of terminal illness, medical conditions requiring extraordinary medical intervention, or permanent institutional confinement; and
- that provide the option of a lump-sum payment for those benefits; and
- where neither the benefits nor the eligibility for the benefits is conditioned upon the receipt of long-term care.

What is the reporting period and when is the report due?

The reporting period and deadline are set in the rule (28 TAC §3.3837). Insurers must submit information for the preceding calendar year by June 30th of each year. When the deadline falls on a weekend, the report is due by the close of business on the following Monday.

How do we submit the report?

Submit data to TDI by completing the applicable interactive PDF forms. The forms are available on the TDI website on the [Long-Term Care Data Call Index Page](#). To prevent errors, TDI recommends downloading the form before entering data. The form contains fillable fields that must be completed electronically using Adobe Reader 9.0 or higher to ensure proper form functionality. When completed, click the “Submit by Email” button located at the bottom of the form. The interactive button will convert the data to an XML attachment. TDI will not accept any reports submitted as a PDF or in a different format, including scanned PDF files.

What if we receive an error when attempting to submit the data form?

The form has validation rules that must be cleared before it can be submitted. Follow the instructions to correct any errors listed. After the validation rules are cleared, click the “Submit by Email” button again.

What if we have other questions about the data call?

You can send any questions you have by email to AHLTCAAnnualRpts@tdi.texas.gov.

For more information, contact: AHLTCAAnnualRpts@tdi.texas.gov.