Bulletin 395

Best Practices for Online Continuing Education Providers

The Bureau of Insurance has been made aware that some authorized providers offering continuing education courses online and some licensed producers taking these courses may not be fully complying with 24-A M.R.S. §§ 1482–1483 and Bureau of Insurance Rule Chapter 542. There have also been complaints that some online courses are not sufficiently challenging, lack educational value, or are of poor quality. This Bulletin explains the requirements for online courses and provides suggested Best Practices for web-based continuing education.

A producer has a general obligation of competence under 24-A M.R.S. § 1420-K. Continuing education is key in achieving and maintaining the necessary skills and expertise in the insurance field, and keeping up to date with relevant state and federal law.

Maine resident producers and consultants must earn at least 24 credit hours[1] every two years through satisfactory completion of courses, approved by the State of Maine, "which impart substantive knowledge relating to the field of insurance."[2] In a classroom setting, one credit hour is granted for each 50 minutes of instruction. Credit may not be given unless attendance is verified by the instructor.

Many producers participate in online "home study" courses. These courses are approved for the number of credit hours the Superintendent determines would be appropriate for the equivalent material if given in a classroom setting.

With the increasing popularity of online courses, it is important to make sure that producers receive the same level of instruction they would in a classroom setting, and that providers have implemented procedures to verify that producers are actively engaged in learning the materials.

Although self-study has the advantage of letting producers work at their own pace, this does not mean that credit hour requirements may be ignored. Online courses should be designed to ensure that the course cannot be completed by the average enrollee in less time than the period for which the course is certified to the Bureau.

Both providers and producers who violate continuing education rules could face disciplinary sanctions. For example, awarding credit hours in excess of course time successfully completed constitutes an impermissible deceptive practice.

It is the provider's responsibility to confirm that no violations are occurring, and that credit hours are only earned for actual time spent on courses.

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[1] At least 3 of the 24 credits must cover ethics.
[2] Maine Bureau of Insurance Rule Chapter 542, § 5(G).

The Bureau suggests the following "Best Practices" to improve the quality of online courses and ensure compliance with Maine law. Online course providers should:

- Furnish specific instructions to register, navigate, and complete course work
- Provide technical support/ provider representatives during business hours
- Use current, relevant, and accurate content, and valid reference materials
- Include graphics and interactivity
- Have clearly defined objectives and course completion criteria

To verify attendance, providers should have a process to authenticate producer identity. Courses should include a method for measuring the producer's successful completion of course materials and for evaluating the learning experience.

The following are suggestions for maintaining the integrity of online courses and to confirm that a producer has successfully learned the material:

- A disinterested third party, such as a proctor or monitor, verifies a producer's identity and signs an affidavit testifying that the producer received no outside assistance.
- Courses use "forced progression" to ensure that all screens are viewed by the producer.
- Producers may not advance to a new chapter or lesson until they have passed an end-of-chapter quiz with a score of 70% or better.
- Providers fully track attendance ("time tracking") to ensure that producers are actively studying for the number of credit hours that are offered before they may complete the course or obtain access to a final exam. Producers will be logged out for inactivity.
- If a course has a closed book exam, producers may not download, print, or alternately access the course materials until they have passed the exam.
- Producers may not launch an exam before reviewing course materials.
- For webinars, producers may not minimize the screen and/or open a new window without logging out. The course uses interactive pop-up questions intermittently to ensure that producers are present and attentive. There is a "chat" or email function so that producers may ask questions and receive feedback from the instructor within a reasonable time.
- Student surveys are offered after successful completion of the course.

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