



WWW.CMPBOARD.ORG

CMP™ Governing Board PROGRAM POLICY MANUAL

Rev. 4.1 2/28/14

© 2014 – CMP™ Governing Board. All rights reserved.

The policies contained in this program policy manual are effective as of February 28, 2014 and shall remain in effect until revision or amendment by the CMP™ Governing Board.



Contact Information:

CMP™ Governing Board
P.O. Box 141031
Cleveland, OH 44114
Phone: (216) 220-6267
Fax: (216) 220-1541
Email: info@cmpboard.org

www.cmpboard.org

Table of Contents

Topic	Page
Section 1. Introduction	4
Section 2. Mission Statement	4
Section 3. History of the CMP™ Governing Board	5
Section 4. CMP™ Governing Board Composition	6
Section 5. CMP™ Governing Board Operations	7
Section 6. Non-Discrimination Policy	8
Section 7. ADA Accommodations Policy	10
Section 8. Certification Application Procedures	12
Section 9. Eligibility for Certification	12
Section 10. Examination Policy and Procedures	15
Section 11. Exam Results	16
Section 12. Appeals to the CMP™ Governing Board	17
Section 13. Confidentiality Policy	17
Section 14. Conflict of Interest Policy	20
Section 15. CMP™ Ethics Council	20
Section 16. Receiving the CMP™ Designation	21
Section 17. CMP™ Certification Renewal	21
Section 18. Continuing Education Requirements	22
Section 19. Disciplinary Policy	23
Section 20. Use of Trademarks and Logo	24
Section 21. Fees	25
Appendix A – CMP™ Confidentiality Agreement	A-1

Section 1. Introduction

Welcome to the Certified Medicaid Planner™ program. The CMP™ program is designed to award the designation of Certified Medicaid Planner™ to qualified professionals in the field of Medicaid planning.

The program is run by the Certified Medicaid Planner™ Governing Board which is an independent standards board created by the Wealth Preservation Institute to develop, implement and manage the CMP™ program.

This manual outlines the policies and procedures implemented by the CMP™ Governing Board for the operation and management of the certification program. This manual addresses the parameters and criteria for being awarded the CMP™ designation and for maintaining that designation, including the prerequisite experience and education, the administration of an examination to determine fluency in the principles of Medicaid planning and the adherence to a core set of ethical principles.

By setting high standards for those who earn the CMP™ designation and promoting both the designation and those who are certified to use it, the greater public interest is served. Consumers of Medicaid Planning services can rely on a CMP™ to be a highly qualified professional with the requisite knowledge, skill and ethics to meet their planning needs.

Section 2. Mission Statement

With an aging population relying ever more heavily on the Medicaid program to finance long-term care, the purpose of the CMP™ certification program is to recognize individuals with a proficient understanding of the federal Medicaid long-term care program and who are qualified to assist persons seeking to achieve Medicaid eligibility for benefits under the program.

The goal of the CMP™ program is to promote high standards of care and ethical practices in the field of Medicaid Planning. To achieve that objective, the CMP™ certification program adopts and upholds standards of qualification, standards of practice, and administers a certification exam that assesses both the knowledge and skill underlying the performance of the tasks required by a professional in the practice of Medicaid planning.

In addition to individual recognition, the CMP™ certification provides a mechanism to recognize individuals who continue to demonstrate their qualifications through adherence to the standards of professional behavior and compliance with the CMP™ continuing education requirements.

The CMP™ certification program awards the designation “Certified Medicaid Planner™” and its acronym “CMP™” to those individuals who successfully meet the educational, experience, ethical and examination requirements for professional certification.

Section 3. History of the CMP™ Governing Board

The CMP™ Governing Board was established as an independent, autonomous subsidiary of the Wealth Preservation Institute (WPI) in 2010 to oversee the development and implementation of the Certified Medicaid Planner™ program. The program's purpose is to serve the public by providing a recognized standard of knowledge and proficiency among those who provide services relating to long-term care Medicaid eligibility planning.

With the growth in the aging population of the United States and the increased reliance on the Medicaid system as the single largest source of funding for long-term care expenses, it was the consensus of a great number of practitioners in the Medicaid Planning field that a set of Medicaid Planning standards be established that unified the multiple disciplines involved in Medicaid planning (i.e., legal, financial, accounting, social work, geriatric care management, etc.) and a system be developed for the recognition of competency in Medicaid Planning.

The CMP™ Governing Board operates under a set of by-laws which form the basic operating structure for the Board and forms the foundational basis upon which all other policies and procedures are implemented.

Section 4. CMP™ Governing Board Composition

The CMP™ Governing Board is comprised of six members. Each member serves a three-year term. A nominating committee is appointed at the expiration of a member's term to recommend potential replacements and the board members are chosen through a fair election process without any tolerance for undue influence. The goal of this policy is to provide appropriate representation/balance of stakeholders and certificants through regular elections and a consistent and fair replacement process.

The composition of the Board's membership is designed to provide representation of the Medicaid Planning community and the public: Five of the members are professionals chosen from the field of Medicaid Planning for their great understanding and proficiency in Medicaid Planning and related issues. One member is chosen representing the community serviced by Medicaid Planners.

PROFESSIONAL MEMBERS

There are five professional members. Of those, the Board has designated three stakeholder board seats and two mandatory certificant board seats. All professional members must have at least five years of experience in the Medicaid Planning field.

When overviewing the multi-disciplined nature of Medicaid Planning, as a whole, the Board identified three major stakeholder sub-groups that make up the bulk of the Medicaid Planning community: Medicaid Planning/Elder Law attorneys; Medicaid Financial Advisors; and Geriatric Care Managers/Social Workers. Each of the designated stakeholder board seats are to be filled by qualified candidates from each of these stakeholder populations.

When an opening is made available in one of those designated positions – either through the natural expiration of a term or the death, resignation or removal of the board member – the nominating committee will recruit nominations for each of those positions from the appropriate stakeholder community. The nominating committee will also solicit nominations from various organizations which represent such stakeholders, but the nominating committee shall also seek nominations from the stakeholder community at large so as to avoid the potential for any stakeholder organization attempting to exert undue influence over the nominating process.

Preference shall be given to candidates from the stakeholder communities who have achieved certification through this program. Non-certificants holding a Board seat shall have until the end of their first year in office to earn certification through the program or they will not be eligible to continue to hold their position or sit for re-election to their position or election for any other position until such time as they achieve certification.

To ensure that certificants are sufficiently represented on the Board regardless, there are two board seats which must mandatorily be filled by certificants. These positions shall be available to all certificants in good standing and the nominating committee must only solicit nominations from the existing CMP™ pool at the time of the vacancy in either of these designated certificant positions.

PUBLIC MEMBER

The Board has one public member. The presence of a public member is meant to ensure that the Board has a representative of the consumers of services provided by Medicaid Planners. The public member is a voting member on the Board, with all rights and privileges, including holding office and serving on committees. The public member is recruited from the general population of consumers of Medicaid Planning services in order to bring a perspective to the decision and policy making of the Board that is different from that of the stakeholders and certificants, and to help balance the Board's role in protecting the public while advancing the interests of the Medicaid Planning profession.

The Board's public member represents the direct and indirect users of a Medicaid Planner's skills/services. To achieve this, the nominating committee is required to seek nominations for this position from the following communities:

- A person who has sought Medicaid Planning services or advice for themselves, including persons who have used the services of a Medicaid Planner for pre-planning or for assistance with a spouse who needs Medicaid for long-term care services.
- A adult child or family member who has procured on behalf of a parent or loved one the services of a Medicaid planner to secure Medicaid benefits or to transition resources for someone who is already receiving Medicaid benefits.
- A person who, because of age, socio-economic conditions, and/or health conditions, is likely to need or require the services of a Medicaid Planner in the future. Examples include retirees who have been denied coverage for long-term care insurance because of a health condition or are financially unable to pay high premiums for long-term care insurance and need the services of a Medicaid Planner to achieve Medicaid eligibility.

The Board's public member may be a professional, but may not have similar credentials to the certificant or be a member of any recognized stakeholder population. Preference is to be shown for nominations for the public member Board position for those who have experience with public advocacy. It is the policy of the Board that the public member may not be:

- A current or previous member of the professions encompassed within the Medicaid Planning community (e.g., elder law attorney, geriatric care manager, financial advisor, etc.) even if the professional did/does not do Medicaid Planning. For example, an attorney or financial advisor would be ineligible to be a public member even if they do/did not perform Medicaid Planning activities in their practice.
- A member of a related or similar profession to that of Medicaid Planner (or the professions that make up the Medicaid Planning community) or a profession that provides ancillary services to the certificant's services. For example, an insurance company employee or executive whose company provides long-term care insurance and Medicaid-compliant annuities would be disqualified even if they personally did not perform Medicaid Planning services.
- An employer or an employee of individuals in the professions encompassed within the Medicaid Planning field. For example, a paralegal who works for a Medicaid Planning attorney would be disqualified from serving as the public member.
- Any employee of a CMP™ certificant (or applicant) or an employer of a CMP™ certificant (or applicant).
- An employee of the CMP™ Governing Board, its parent company, or any other certification organization.
- Currently deriving more than 5% of their total income from the professions encompassed within the Medicaid Planning community. The public member is prohibited from having derived in any of the five years preceding their appointment as a public member on the Board more than 5% of their total income from any profession encompassed by the Medicaid Planning community or from having worked for or provided contract services to the Board or its parent company at any time during the five years preceding their appointment as a public member on the Board.

Section 5. CMP™ Governing Board Operations

The CMP™ Governing Board is responsible for overseeing the operations of the CMP™ program. The Board sets the mission of the program, establishes the policies by which the program is operated and directs the staff to implement programs consistent with those policies.

Additionally the CMP™ Governing Board has numerous committees. The committees serve a variety of purposes including the nomination of replacement board members, budgeting, and the formulation of ethical standards and discipline.

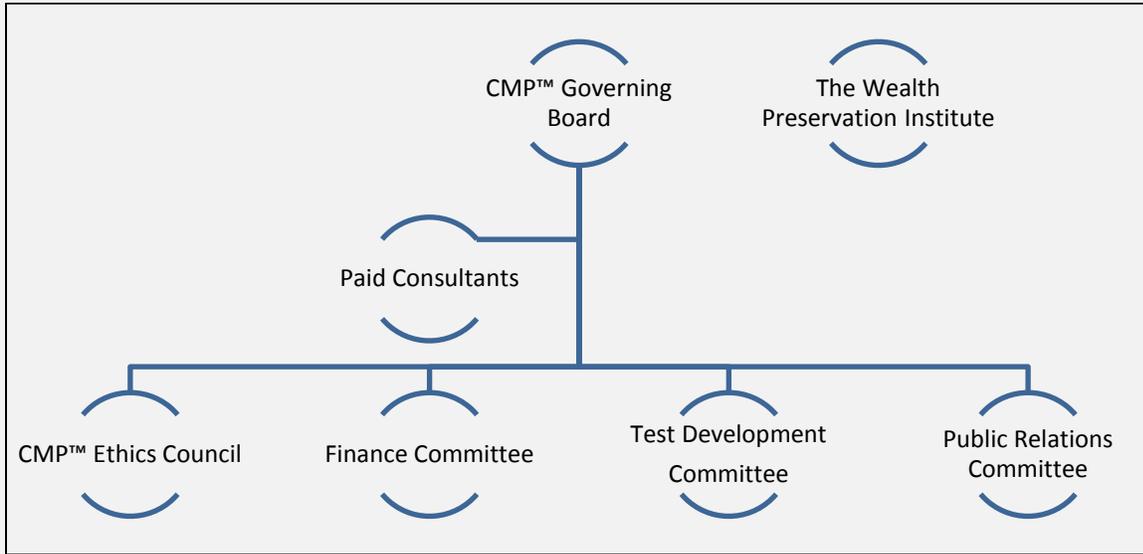


Figure 1: CMP™ Governing Board Organizational Chart

TEST DEVELOPMENT COMMITTEE:

One of the most important functions of the Board is to administer an impartial examination of certificant candidates who meet the eligibility requirements to become a CMP™. To oversee the development of the certification exam, the Board has created the Test Development Committee, which is responsible for:

- reviewing the test for consistency with the test blueprint;
- reviewing test items for bias, including racial, gender and socio-economic bias;
- drafting new items for inclusion within the exam;
- reviewing proposed items to maintain the quality of the exam; and
- maintaining the confidentiality and security of the test, the test administration and test items.

The Test Development Committee is made up of six members. Of the six members, four are designated as item writers and two are designated as item reviewers. Item writers may also review items but only items written by other writers. Additional item writer/reviewer guidelines are published in the CMP™ Test Development manual.

It is the policy of the Board to conduct a Job Analysis of the exam every three to four years or as needed, depending on if the Medicaid rules change so as to substantially require a revision of the test blueprint. Upon the recommendation of at least four Test Development Committee members, the Board will conduct a new Job Analysis before the regularly scheduled Job Analysis.

For the purposes of conducting the Job Analysis or any cut-score, the Board will appoint a panel of subject-matter experts to serve on those ad hoc committees or any other activities as need.

FINANCE COMMITTEE:

The finance committee is responsible for setting forth a budget, overseeing the hiring of consultants and providing for the economic administration of the testing program. All recommendations of the finance committee are submitted to the Board. It is the CMP™ Governing Board's responsibility to approve or reject recommendations from the finance committee. Neither the finance committee nor the Board can approve a deficit budget without authorization of the WPI. The WPI financially supports all CMP™ program activities. Each budget shall include a contribution to a reserve fund for the certification program to cover future program activities. Proceeds in excess of the budgeted expenses and reserve allocation go back to the WPI.

Section 6. Non-Discrimination Policy

The CMP™ Governing Board is committed to the principle that all persons shall have equal access to programs, facilities, services, and employment without regard to personal characteristics not related to ability, performance, or qualifications as determined by CMP™ Governing Board policy and/or applicable laws.

The CMP™ Governing Board prohibits discrimination, harassment and bullying against any person because of age, ancestry, color, disability or handicap, national origin, race, religion, gender, sexual or affectional orientation, gender identity, appearance, matriculation, political affiliation, marital status, veteran status or any other characteristic protected by law. The CMP™ Governing Board expects that its employees, volunteers, members, and other constituents of the CMP™ Governing Board, when and where ever those individuals are conducting CMP™ Governing Board business or participating in CMP™-related events or activities, shall maintain an environment free of discrimination, including harassment, bullying, or retaliation.

This policy expressly applies to all applicants for certification under the CMP™ program and any applicant who later achieves or maintains certification through the CMP™ program.

Definitions:

Discrimination is defined as treating people differently, either preferentially or with adverse impact, because they have similar characteristics or because they are from specific groups, unless differential treatment is reasonable, essential and directly related to conducting CMP™-related business.

Harassment is one form of discrimination. Harassment is defined as conduct that has the purpose or effect of unreasonably interfering with an individual's participation in CMP™-related activities or creating an intimidating, hostile or offensive environment. Harassment occurs when submission to or rejection of such conduct is made either explicitly or implicitly a term or condition of an individual's participation in CMP™-related activities or used as a basis for decisions affecting that individual's relationship to the CMP™ Governing Board.

Bullying is one form of harassment. Bullying consists of waging an ongoing and systematic campaign of interpersonal destruction against an individual or group of individuals that a reasonable person would find hostile, offensive and unrelated to a CMP™ Governing Board's legitimate business interests on the basis of one of the protected classes above. It tends to be an accumulation of many incidences over a long period of time, including treatment which persistently provokes, pressures, frightens, intimidates or otherwise discomforts another person.

Retaliation is defined as punitive actions taken against persons for exercising their employee or other rights under the laws in good faith, reporting violations of the laws to the proper authorities (i.e. "whistle-blowing") and/or participating in administrative or legal proceedings as a plaintiff, complainant or witness.

The CMP™ Governing Board shall have the primary responsibility for oversight of this policy including resolving complaints of discrimination, harassment, bullying, and retaliation. Any person who believes that he or she has been the victim of illegal discrimination or harassment should contact the CMP™ Governing Board Chairman. If the complaint is against the CMP™ Governing Board Chairman then any other CMP™ Governing Board Member may be informed. All reports of unethical conduct concerning applicants or certificants will be handled according to the CMP™ Governing Board's disciplinary policy and may be referred to the CMP™ Ethics Council for adjudication.

The CMP™ Governing Board prohibits retaliation and discourages any behavior that might be perceived as retaliatory in nature. Retaliation shall constitute a separate violation and may result in a disciplinary sanction independent of the outcome of a complaint.

Section 7. ADA Accommodations Policy

The CMP™ Governing Board is committed to meeting its objectives by providing reasonable accommodations appropriate to a disabled person's need. The CMP™ Governing Board's accommodations policy is to be included in the Candidate Handbook and shall be closely adhered to by staff in carrying out the Board's activities.

TESTING ACCOMODATIONS:

The current mode of testing applicants for the CMP™ designation is computerized testing. Tests are administered at designated testing sites throughout the U.S. by professional proctors. All requests for accommodations must be received at least two weeks before the scheduled examination date.

If an applicant is currently entitled to receive accommodations due to a professionally diagnosed and documented disability, the applicant may submit documentation to support a request for one of the following:

- **Additional Time:** Extended testing time (50% time extension).

- **Additional Testing Accommodations:** For applicants who are unable to use our online portal to take their examination, the test administrators will make arrangements to accommodate the test-taker, including without limitation providing a reader.
- **Site-Based Testing Accommodations:** Testing sites also provide reasonable physical accommodations based on the nature of their testing facilities. After a testing site has been chosen, any request for site-based testing accommodations made to and approved by the CMP™ Board will be forwarded to the testing site or can be addressed directly with the testing site per their policy. Examples of possible available accommodations include without limitation: Some examples of exam accommodations based on disability need, may include but are not limited to:
 - Reduced distraction environment
 - Large print
 - Braille or e-text formatted version of the exam
 - Exam scribe
 - Exam reader
 - Use of adaptive software (ZoomText, JAWS, Dragon NaturallySpeaking) or hardware (CCTV, adaptive mice, keyboards, etc.) based on disability need.

Note: Testing centers do not have the authority to grant or deny testing accommodations on their own. All requests for accommodations, including site-based accommodations, must be made to and approved by the CMP™ Board.

There is no additional fee for applicants who require accommodations. The Certified Medicaid Planner™ application materials and examination are offered only in English. Accommodations (including extended time) are not available solely on the basis of limited English proficiency.

The CMP™ Governing Board will treat all information provided by the applicant to support the applicant's request as confidential and will use it solely to determine the applicant's eligibility for accommodations. Details about the applicant's test accommodations will be shared only with the testing staff and will not be released to anyone else unless so authorized by the applicant.

To Support Requests for Test Accommodations

All requests for accommodations should be submitted and documented no less than two weeks before a schedule examination. The timely submission of proper documentation will help avoid delays in decisions related to providing accommodations and other services for candidates with disabilities.

Written requests for accommodations will be initially reviewed by CMP™ test administration staff. If the test administration staff determines that some or all of the documentation is missing or inadequate, additional information will be requested. The request may be approved or referred to a specialist for additional guidance. The candidate requesting accommodations can appeal any denial for accommodations to the CMP™ Governing Board using the appeal policy contained in this manual.

Section 8. Certification Application Procedures

A prospective applicant must complete a CMP™ Application Form which is found in the Candidate Handbook or available on the CMP™ website (www.cmpboard.org). The completed application must be sent to the CMP™ Governing Board's office along with supporting documentation.

Additional information or documentation, including proof of education or experience may be submitted along with the application or may be forwarded after the application is submitted. The applicant will not be scheduled to take the CMP™ certification exam until all required educational documentation is provided.

An applicant who has not completed the prerequisite experience requirement may, however, be allowed to take the exam. Any applicant taking the exam without fully fulfilling the experience requirement will be awarded the CMP™ designation only after the experience requirement is met, provided that it is met within 6 months immediately after the date of successfully passing the certification exam. Anyone seeking to take the test under these circumstances must request an experience waiver at the time of application and verify that the candidate is likely to fulfill the experience component within 6 months after taking the examination.

Section 9. Eligibility for Certification

The CMP™ Governing Board has established eligibility standards for an applicant which include both an education requirement and an experience requirement:

Education Requirement:

A CMP™ can come from a variety of backgrounds, some which require degrees and some which do not. The Board respects the role that formal education and professional development has in developing the finest certifiants, but also understands that the nature of Medicaid Planning attracts professional from a diverse range of backgrounds – many of which do not require formal education. To recognize and respect the diversity of backgrounds, the Board has established an education criterion that can be met in one of four major pathways:

PATHWAY 1: ADVANCED DEGREE

The education requirement shall be considered to be automatically satisfied if the candidate provides proof of the following:

- *Completion of a Juris Doctorate or its equivalent from a recognized law school;*
- *Completion of a Master's Degree in Accounting/Accountancy;*
- *Completion of a Master's Degree in Health Financing; or*
- *Completion of a Master's Degree in Social Work.*

PATHWAY 2: BACHELOR OR ASSOCIATE DEGREE + 2 YEARS OF FULL-TIME EXPERIENCE

The education requirement shall be considered to be automatically satisfied if the candidate provides proof of the following:

- *Completion of a Bachelor's Degree; or*
- *Completion of an Associate's Degree.*

AND

- *Two years of full-time experience in one or more of the Medicaid planning fields (described more fully below), including law, finance, and social work/geriatric care management, within the previous six years.*

PATHWAY 3: PROFESSIONAL LICENSE OR CFP® DESIGNATION + 2 YEARS OF FULL-TIME EXPERIENCE

The education requirement shall be considered to be automatically satisfied if the candidate provides proof of the following:

- *Holder of an insurance license for life and health insurance lines in one or more state;*
- *Holder of a securities license (e.g., stock broker, independent investment advisor, registered investment advisor, or Series 3, 7, 6, 63, 65, or 66); or*
- *Awarded the Certified Financial Planner® designation and in good standing with the CFP® Board at the time of application.*

AND

- *Two years of full-time experience in one or more of the Medicaid planning fields (described more fully below), including without limitation law, finance, and social work/geriatric care management, within the previous six years.*

PATHWAY 4: 4 YEARS OF FULL-TIME EXPERIENCE

The education requirement shall be considered to be automatically satisfied if the candidate provides proof of the following:

- *Four years of full-time experience in one or more of the Medicaid planning fields, including law, finance, and social work/geriatric care management, within the previous six years.*

Education Review:

The CMP™ program staff shall be responsible for reviewing all degrees or work history to determine if the applicant has met the required educational pre-requisites. Where achieving a degree is included in the candidate's chosen pathway, a copy of the degree or college transcript verifying the degree must be

submitted to the program. Upon request of the CMP™ staff, the candidate may be requested to have the school, college or university send a certified copy of the transcript directly to the program.

Where experience is included in the candidate's chosen pathway, the experience will be evaluated along with the experience requirement stated below.

Note: Full-time employment is based on working more than thirty-five hours per week. Employment need not be continuous. A candidate with only part-time experience, defined as working less than 35-hours-a-week, needs to have at least four years of part-time experience within the last six years.

The candidate is required to provide sufficient experience history on the candidate application to verify the chosen pathway, if necessary, as well as the experience requirement below. An employer or contact person must be noted on the candidate application for each entry in order for the CMP™ staff to verify the accuracy of the experience claimed in the application.

When experience is a requirement of the candidate's chosen pathway, the CMP™ Board will not consider an application unless the appropriate amount of experience has been achieved. There will be no experience waiver granted for the educational requirement.

Experience Requirement:

To be a qualified applicant, the applicant must have been working in one of the following fields full-time for a minimum of two years within the six years immediately prior to eligibility for certification:

- Medicaid program administration (Medicaid program caseworker/specialist, supervisor, program administrator, etc.).
- Law or its equivalent (e.g., lawyer, paralegal, etc.).
- Finance or its equivalent (e.g., financial advisor, banker, stock broker, insurance agent or marketer, funeral counselor, etc.).
- Accountant or its equivalent (e.g., Certified Public Accountant, Enrolled Agent, accountant, etc.).
- Care management, social work or its equivalent (e.g., geriatric care management, Medicaid specialist, health care financing, long-term care underwriter, nursing home social worker/administrator, etc.).

Note: Full-time employment is based on working more than thirty-five hours per week. Employment need not be continuous. A candidate with only part-time experience, defined as working less than 35-hours-a-week, needs to have at least four years of part-time experience within the last six years.

The experience requirement need not be met before the certification examination, but in the event it is not met by the time the examination is successfully passed, then the CMP will not be awarded until such time as the person has fully complied with this requirement.

Proof of experience for a sufficient amount of time in each of these areas listed above shall be considered upon staff review as automatic fulfillment of the experience requirement. Proof of experience in a field that may be directly or indirectly related to Medicaid Planning may be sufficient to meet this standard, but will not be automatically considered as such.

Any applicant whose work experience does not automatically qualify as fulfillment under this requirement may wish to have his or her work experience reviewed by the Board for equivalency fulfillment. The staff is required forward all requests for experience equivalency to the CMP™ Governing Board for review.

Experience Review:

The CMP™ program staff shall be responsible for reviewing all work history to determine if the applicant has met the required experience pre-requisite. The candidate is required to provide sufficient experience history on the candidate application to verify the experience requirement (and educational requirement, if the pathway includes an experience element). An employer or contact person must be noted on the candidate application for each entry in order for the CMP™ staff to verify the accuracy of the experience claimed in the application.

Section 10. Examination Policies and Procedures

Once the application, the application fee, and sufficient proof of the educational and experience standards have been met (or an experience waiver is granted), the applicant will be notified and given instructions on taking the CMP™ certification examination.

The Certification Exam:

The CMP™ examination is a 160-question test covering a broad number of Medicaid Planning topics. The test type is multiple-choice.

The test is administered at a local testing site by a professional proctor. The candidate can choose from a list of pre-approved testing centers. Most are located at major universities throughout the US. 90% of the population is within a two-hour drive of an approved testing center. If a candidate needs a closer testing center than those pre-approved, a request can be made and additional testing centers may be available.

The test is provided in English. It is a closed-book exam. A test taker will randomly be assigned a version of the exam. If the candidate is re-taking the exam, a different version of the exam will be assigned.

Test takers have 3 hours to complete the test unless additional accommodations have been made.

Strict security measures are utilized at the testing center to ensure that the applicant is the person taking the exam. Nobody is allowed to take the exam for the applicant. Applicants are required to show a picture ID before their examination is given. Personal items are not permitted in the testing room. Candidates will be required to leave their personal belongings outside the testing room, including their cell phone, PDA, watch, wallet, and/or purse. Before taking the exam, the candidate will be given the

CMP™ Candidate Exam Rules and required to agree to the security terms before administration of the test. For more information about the exam, consult the CMP™ Candidate Handbook.

In order to maintain the integrity of the test items, the test administration and the certification program, all candidates must agree to abide by all security procedures before taking the exam.

Areas Tested:

The CMP™ certification exam is extensive, covering a broad range of subject-matter domains. The following indicate all of the subject-matter domains that are tested on the exam as well as the weight given to each domain:

CMP™ Examination Subject Matter	%
Medicaid Planning Background/Rationale	6.9
Medicaid Eligibility Assessment and Planning	3.8
General Asset-Eligibility Rules	8.1
Community Spouse Asset Rules	6.9
Asset-Eligibility Strategies	10.0
Divestments	8.1
Trusts	7.5
Annuities and Promissory Notes	10.0
Income Eligibility	10.6
Homestead and the Family Farm	8.1
Veterans (VA) Benefits	1.9
Applying for Medicaid	5.6
Post-Eligibility Issues	5.0
Estate Recovery	4.4
Advocacy Opportunities	3.1

Examination Study Guide:

After all the application requirements are met, each candidate is sent a study guide containing 20 sample test questions and the rationale behind the correct answer to each question. The purpose of this guide is to familiarize the candidate with the type of test questions offered on the examination.

The CMP™ Governing Board does not offer, provide or approve of any study courses which lead to obtaining the designation. There is no requirement that any candidate complete a study course before taking the examination.

Section 11. Exam Results

After taking the exam the CMP™ Governing Board will deliver a score report by email. Once enough candidates have taken the most recent version of the exam, an official cut-score will be derived by a panel of experts and the Board will notify those who have taken the exam of their passage or failure. If all other requirements have been met, upon passage of the examination the Board will confer up on the

successful examinee the designation of Certified Medicaid Planner™. If the examinee applied for an experience waiver, then the Board will confer the designation once the requisite experience has been achieved and verified.

If a candidate fails the examination, the candidate will have one additional opportunity to take the examination which must be done within six (6) weeks of failing the exam. Otherwise, the candidate must wait six months from the date of your last failed examination and re-apply to take the exam. A candidate can only take the exam twice in a calendar year.

Section 12. Appeals to the CMP™ Governing Board

Any decision concerning candidate eligibility (i.e., education or experience sufficiency or equivalency) can be appealed to the CMP™ Governing Board.

Additionally, any concerns regarding a failing examination score can also be addressed to the CMP™ Governing Board. The examination questions are multiple choice and computer scored so as to eliminate any discretion or bias in the administration of the exam. However, the CMP™ Governing Board may grant extensions of time in which to take the re-test if a candidate fails based upon the applicant's extenuating circumstances.

Additionally, a candidate can appeal an adverse examination based upon testing experience factors. The pre-approved test facilities have the best possible testing environment to take an exam, but the Board recognizes that not all testing experiences are ideal. Proctors and test facility staff will work to resolve any issue that would cause the candidate from having a disparate testing environment; however, not all situations or problems can be solved at the time of testing.

Test experience appeals should be based on conditions which are reported to the proctor and recorded in a form provided the proctor for test taking irregularities. Appeals can be made based upon experience for items not memorialized at the time of the exam, but greater weight will be given to situations which have been reported in a timely fashion.

Section 13. Confidentiality Policy

PROGRAM CONFIDENTIALITY

The CMP™ Governing Board is committed to protecting confidential and/or proprietary information related to applicants; candidates; certificants; and the examination development, maintenance, and administration process. The confidentiality policy applies to all employees (including unpaid interns, independent contractors, staff on loan, volunteer staff, etc.), CMP™ Governing Board members, committee members, consultants, and other individuals who are permitted access to confidential information.

Confidential materials include, but are not limited to: an individual's application status, personal applicant /certificant information, exam development documentation (including role delineation study

reports, technical reports, and cut score studies), exam items and answers, exam forms, and individual exam scores.

Confidential Candidate Information

Candidates for the CMP™ designation are required to submit an application and supporting documentation which contain personal information. Extensive physical, electronic and managerial procedures have been employed to safeguard the security and integrity of personal information. Personal information is accessible only by staff and the CMP™ Governing Board. All CMP™ Governing Board agents, consultants and contractors with access to personal information are also bound to adhere to this policy.

Once an applicant has passed the CMP™ certification exam and has complied with all other application criteria, the applicant receives the Certified Medicaid Planner™ designation. During the duration of the retention of that designation (and thereafter) the CMP™ Governing Board may provide some of the applicant's information either displayed on its website in printed directories or otherwise communicated:

- Whether the applicant/certificant has ever been certified by CMP™ Governing Board, the date of that certification, and, if not currently certified, the date on which certification lapsed or was otherwise terminated.
- Any past and/or current public disciplinary actions against the applicant/certificant by CMP™ Governing Board.
- The business name, address and phone number, fax number, email addresses and websites of the certificant.
- The date the certificant's current CMP™ certification is up for renewal.

From time to time CMP™ Governing Board may provide information other than that listed above, including but not limited to social security numbers, to government and self-regulatory organizations, to allow for the proper identification of person(s) associated with the requesting agency. However, the CMP™ Governing Board reserves the right to deny any requests for information.

The CMP™ Governing Board may release information on the rare occasions when we are required to do so by law, are involved in a lawsuit or in order to enforce agreements. The CMP™ Governing Board reserves the right, at any time, to add to, change, update, or modify this policy and may require CMP™ certificants to consent to those changes.

All information regarding a candidate/certificant's exam scores and all other personal information submitted by candidates/certificants to the CMP™ program is kept confidential and is not released to any third party without the expressed written consent of the candidate/certificant, unless required by law.

A candidate may give written consent to the CMP™ Governing Board naming a third party to whom exam results may be mailed.

Certified individuals may elect to have their names withheld from publication in the online directory of certificants. Regardless of this election, The CMP™ Governing Board verifies the certification status of any individual upon request. This verification includes whether the individual is currently certified or not. Application status, or whether or not an individual has taken or re-taken the exam, is not released.

CMP™ Governing Board Meetings

CMP™ Board members are prohibited from disclosing confidential information related to or discussed during Board meetings. This includes any verbal or written information identified as a confidential matter.

Information related to the development, administration and maintenance of the examination is considered strictly confidential. Any CMP employees (including unpaid interns, independent contractors, staff on loan, volunteer staff, etc.), CMP™ Governing Board members, committee members, consultants, and other individuals who are permitted access to the development, administration and maintenance of the examination shall be advised of the confidential nature, shall agree to maintain the confidentiality of such, and shall execute a written non-disclosure agreement.

Aggregate Exam Statistics

Aggregate exam statistics (including the number of exam candidates, pass/fail rates, and total number of certificants) are publicly available. Aggregate exam statistics, studies and reports concerning applicants/certificants contain no information identifiable with any applicant, unless authorized in writing by the applicant.

Confidentiality Agreements

Candidates for CMP™ certification are required to read and acknowledge a confidentiality statement as part of the application process.

Before beginning his or her term of office, each CMP™ Governing Board member signs a confidentiality agreement stating that he/she will not disclose any confidential information. If a question is raised as to the confidentiality of certain information, confidentiality is determined by the CMP™ Governing Board Chair.

Individuals who serve as proctors and/or who participate in examination development activities (including, but not limited to, item writing, item review, exam form assembly, exam for review) sign additional confidentiality and non-disclosure forms prior to having access to any confidential examination materials.

A copy of the CMP Governing Board standard confidentiality agreement is attached at Appendix A.

Confidential Materials

All confidential materials are retained in a secure manner as required by the security policy. CMP™ Governing Board members keep confidential and secure any confidential materials that are sent to them. These materials are kept in a secure and private location at all times until they are returned

CMP™ Governing Board (or his or her designee) or are destroyed as directed by the CMP™ Governing Board Chair (or his or her designee)

Access to Confidential Information

Access to confidential information is limited to those individuals who require access in order to perform necessary work related to the certification program. Access is granted in compliance with the provisions of the security policy only.

Section 14. Conflicts of Interests Policy

It is the primary purpose of the CMP Governing Board to operate a standard setting body which is free from undue influence – both from external and internal sources.

A conflict of interest is defined as a situation in which personal or professional concerns or connections of an individual affect his or her ability to place the welfare of the CMP™ certification program before personal benefits.

The CMP™ Governing Board supports operational, administrative, and examination related policies that are free from actual, potential, or perceived conflicts of interest by CMP™ Governing Board employees, subcontractors, and those in elected, appointed, or volunteer positions.

Each CMP™ Governing Board member must agree to fully and promptly disclose to the Board (or the Board's designee) any existing or potential conflicts of interest the Board member may have, of either a personal, professional, business or financial nature and to refrain from participation in any decision on such matter. This includes avoiding potential and actual conflicts of interest, as well as perceptions of conflicts of interest.

No Board member shall derive any personal profit or gain from his or her participation in the CMP™ Governing Board.

Members of the CMP™ Governing Board must disclose all other Boards that they are a member of and any changes of employment during their service on the Board.

Section 15. CMP™ Ethics Council

The CMP™ Governing Board believes in upholding the highest of ethical principles in the field of Medicaid Planning. To achieve this objective the CMP™ Governing Board has created the CMP™ Ethics Council.

The CMP™ Ethics Council has two major functions:

- The development and review of the CMP™ Ethical Principles, a doctrine of ethics that everyone in the Medicaid Planning field should follow and uphold and which all Certified Medicaid Planners vow to follow and uphold as part of becoming a CMP; and
- The adjudication of all grievances brought against a CMP™ on the grounds of breach of the CMP™ Ethical Principles.

All applicants, as part of the application, must agree to abide by and uphold the highest ethical standards (as articulated in the CMP™ Ethical Principles) as a requirement for certification eligibility and certification maintenance. Any breach of the ethical standards can also lead to discipline and may involve the revocation of a certificant's CMP™ designation.

Additionally, to ensure the ongoing commitment to the high standards of ethics set out for CMP™ certificants, each certificant is required to attend 20 hours of continuing education every three years, including two hours on the ethics of Medicaid Planning. The CMP Governing Board pre-approves courses for this requirement based upon whether the courses articulate the tenants of the CMP™ Ethical Principles.

To enforce this policy, the CMP™ Governing Board has a grievance process that is available to the general public relating to unethical conduct (i.e., a violation of the CMP™ Ethics Principles) that can be demonstrably proven. Grievances filed against a certificant are carefully considered since the outcome could have a significant negative affect on the certificant's career and could lead to disciplinary actions.

Section 16. Receiving the CMP™ Designation

All applicants who have done all of the following will be awarded the CMP™ Designation:

- Filed an application and all supporting material;
- Paid the application fee (See below: "Section 21. Fees");
- Met the education requirement;
- Met the experience requirement;
- Signed the vow (on the application) swearing to uphold the CMP™ Ethical Principles; and
- Taken the CMP™ Certification Exam and received a passing score.

The initial designation will lapse in 3 years unless renewed (See below: "Section 18. CMP™ Certification Renewal"). During that time that the certificant holds the CMP™ designation, the certificant shall comply with all rules and policies as enacted by the CMP™ Governing Board, uphold the CMP™ Ethical Standards and be subject to the Board's disciplinary policy.

The certificant will be able to call themselves a "Certified Medicaid Planner™" or "CMP™" and may use the terms "Certified Medicaid Planner™" and "CMP™", as well as the official CMP™ logo on their marketing materials and curriculum vitae, subject to certain restrictions (See below: "Section 20. Use of Trademarks").

Section 17. CMP™ Certification Renewal

RENEWAL REQUIREMENTS

Once an applicant has been certified as a CMP™, the certificant must meet the CMP™ Governing Board's renewal standards to maintain that certification and hold himself or herself out the public as a CMP™.

These standards are set to ensure that a candidate continues to enhance their knowledge and skills in all key areas of Medicaid planning through ongoing professional development activities.

The renewal requirements include:

- Paying the annual certification fee;
- Submit a properly completed application for re-certification (every 3 years); and
- Complete 18 hours of continuing education accepted by the CMP™ Governing Board, including 16 hours in the Major Medicaid Planning areas and 2 hours of Medicaid Planning Ethics.

RENEWAL NOTICE

The CMP™ Governing Board will send all certificants a notice six months prior to the deadline for filing the re-certification application. The notice will include the total amount of hours on record at that time for approved continuing education. Your renewal deadline will coincide with the date you successfully passed the CMP™ examination.

Section 18. Continuing Education Requirements

The CMP™ Governing Board's goal is to ensure the public that anyone who has become a CMP™ has continued to enhance their certification through professional development. Because the subject matter in this area is constantly evolving, continuing education requirements ensure that a CMP™ will continue to demonstrate his or her commitment to excellence that was demonstrated at the time of application and initial certification.

The CMP™ Board believes that while most laws and rules remain constant in the field of Medicaid Planning until a major reform works its way through Congress, there are general evolutions in planning and planning techniques as well as trends that a planner should stay abreast of. For this reason the Board would like to see approximately 6 hours of general education per year per certificant or more, but no less than 20 hours over 3 years as part of the certificant's commitment to ongoing professional development and as part of the program's commitment to maintaining excellence through certification.

CONTINUING EDUCATION

To enhance professional development, the in addition to a 2-hour ethics requirement, the remaining 18 credit hours of continuing education coursework must include at least 2 hours of each of the following subject-matter domains:

Major Medicaid Planning Domains:

- **Medicaid Structure** – laws, rules, and procedures (Area I);
- **Trusts** – creation, implementation, use and taxation (Area II);

- **Financial Services** – Annuities and life insurance (Area III); and
- **Medicaid Advocacy** – Fair Hearings, Administrative Appeals, Courts (Area IV).

The Board does not provide continuing education courses. Continuing education can be provided by anyone and the Board does not support, endorse or give preference to courses provided by any one particular company or organization. A certificant is required to provide a certificate of attendance which indicates the subject matter and the amount of hours of instruction. A syllabus or course outline may also be provided as proof of attendance, along with contact information for the presenter who can verify that the CMP™ attended the program.

Notices will be sent to each CMP™ six months before the deadline to complete the continuing education requirements.

Section 19. Disciplinary Policy

The CMP™ Governing Board make take disciplinary actions against any certificant awarded the CMP™ designation for a violation of the CMP™ Ethical Principles as laid out by the CMP™ Ethics Council. The CMP™ Governing Board disciplinary policy includes the following steps for the investigation and resolution of any ethical complaint against a certificant:

- **Filing a Grievance.** Anyone may file a grievance against a certificant; however the grievance must be strictly limited to ethical violations by the certificant. We recognize that not every planner will handle every situation the same way, nor do we feel that the grievance process is a way to complain about things which are outside of the planner’s control or which are better resolved in other forums. The use of the grievance process is to expose and address flagrant violations of the CMP™ Ethical Principles. This allows the CMP Governing Board to adequately ensure the compliance by a CMP of high ethical standards and demonstrates to the public that a CMP is held to the high standards in a meaningful way.
- **Investigation.** A staff investigation will be initiated by the filing of any grievance and the staff will report the findings of the investigation to the CMP™ Ethics Council. The investigation will provide an opportunity for the certificant to answer and rebut the charges.
 - The staff will send a notice to the certificant by certified mail which includes a copy of the complaint and provide the certificant with 28 days to reply to the notice with a response.
 - The response is then shared with the person filing the grievance to see if the response adequately addresses the issue or if they wish to pursue the grievance.
 - If the person chooses to not pursue the grievance, then the staff prepares a report for the CMP™ Ethics Council and places a copy of the report in the certificant’s file.

- If the person filing the grievance wishes to pursue the grievance and there appears to be sufficient probable cause that the CMP has breached the CMP™ Ethical Principles, then the matter is reported to the CMP™ Ethics Council for adjudication.
- **Referral to CMP™ Ethics Council.** Any grievance found to have sufficient evidence to establish that there is probable cause that a certificant has breached the CMP™ Ethical Principles shall be referred to the CMP™ Ethics Council for adjudication.
- **Hearing.** The CMP™ Ethics Council is authorized to conduct a hearing of the grievance and weigh the evidence. The hearing committee is required to make a finding and report it finding to the CMP™ Ethics Council.
- **CMP™ Ethics Council Recommendation.** If the hearing committee that has heard the grievance decides that there is clear and convincing evidence that a violation of the CMP™ Ethical Principles have been breached by the certificant, then the Ethics Council shall make a recommendation to the CMP™ Governing Board concerning what disciplinary action should be taken against the certificant.
- **Final Disposition.** The CMP™ Governing Board has the authority for the final disposition and implementation of any disciplinary action against a certificant. Depending on the severity of the breach of the CMP™ Ethical Principles, the disciplinary action may include but is not limited to a temporary suspension of the CMP™ designation, requirement for additional continuing education, fines, and/or full revocation of the designation.
- **Reinstatement.** Anyone having their CMP designation:
 - suspended for a limited amount of time will have their designation automatically reinstated after the suspension period has elapsed;
 - suspended for a limited amount of time with a condition precedent (e.g., the completion of additional continuing education classes) will have their designation reinstated after demonstration that the condition precedent has been met; or
 - fully revoked cannot re-apply to regain the designation for six years from the date of revocation and any such application will only be considered after a review of the candidate's situation and a positive recommendation for admittance by the CMP™ Ethics Council.

The CMP™ Governing Board holds the final authority on all decisions concerning discipline and reinstatement.

Section 20. Use of Trademarks and Logo

Anyone who has successfully been awarded the Certified Medicaid Planner™ designation can use the trademarks:

CMP™

- The CMP™ mark can be utilized as a suffix such as: Jane Smith, CMP™
- Always capitalize the “C”, “M”, and “P” without the use of periods between the letters.
- Always use the ™ symbol adjacent to the letters.
- This mark is only used by certificants who are certified by the CMP™ Governing Board.

Certified Medicaid Planner™

- The CMP™ mark can be utilized as a suffix identifier as: Jane Smith, Certified Medicaid Planner™
- Always capitalize the “C”, “M”, and “P”; all other letters can be capitalized or not.
- Always use the ™ symbol adjacent to the “r” in Planner.
- This mark is only used by certificants who are certified by the CMP™ Governing Board.

CMP™/Certified Medicaid Planner™ Logo

- The CMP™ logo can be utilized on brochures, websites and other promotional materials.
- Only use the logo as provided by the Board and do not make any changes to the logo, the colorization of the logo or its shape.
- The logo can be resized to fit the space it is being utilized so long as the aspect ratio is maintained and the logo’s appearance is not distorted.
- This mark is only used by certificants who are certified by the CMP™ Governing Board.
- Contact CMP™ staff to get a computer file of the logo.

Logo specimen:



Section 21. Fees

The CMP™ Governing Board charges fees for the application and recertification. The fees are subject to change. These fees help support the operations of the CMP™ program by providing revenue to cover the cost of staff, training, program development, and examination expenses.

The current non-refundable application fee is: \$450.

The current non-refundable annual fee for certificants is: \$250.