



# MAKING A LONG TERM CARE CLAIM



## WHAT DO YOU NEED IN A POLICY?

- ✔ Total Coverage Amount
- ✔ Time Period Limits for Use – How do you want to use the policy?
- ✔ Services Covered
- ✔ Cost of Living/Inflation Adjustment

## STEP ONE —

# UNDERSTAND THE POLICY



Every policy is different, but they will have similar components

- Scope of Services Covered
- Coverage Limitations
- Maximum Benefit Amount
- Activities of Daily Living
- Severe Cognitive Impairment
- Physician Certification
- Elimination Period



## STEP ONE —

# UNDERSTAND THE POLICY

## Summary

Form # LTC94PQ2	Nursing Facility
Effective Date	10/01/2002
Annual Premium	\$1,918.35
Elimination Period	90 Cumulative days
<b>Nursing Facility Benefit Amount</b>	<b>\$6,000 Per Month</b>
Residential Care Facility	70% of the Nursing Facility Benefit or 100% of the Home Care Benefit whichever is greater.
<b>Lifetime Maximum Benefit Amount</b>	<b>Unlimited</b>
Form # LTC94PQ2	Home Care Benefit
Home Care Effective Date	10/01/2002
Annual Premium	\$904.95
<b>Home Care Benefit</b>	<b>100% of Nursing Facility and Residential Care Facility Benefit</b>
<b>Riders</b>	
<b>Benefit Increase Provision</b>	<b>5.0% Compound Unlimited</b>
Non Forfeiture Benefit	None
Accelerated Payment Option	None

STEP ONE —

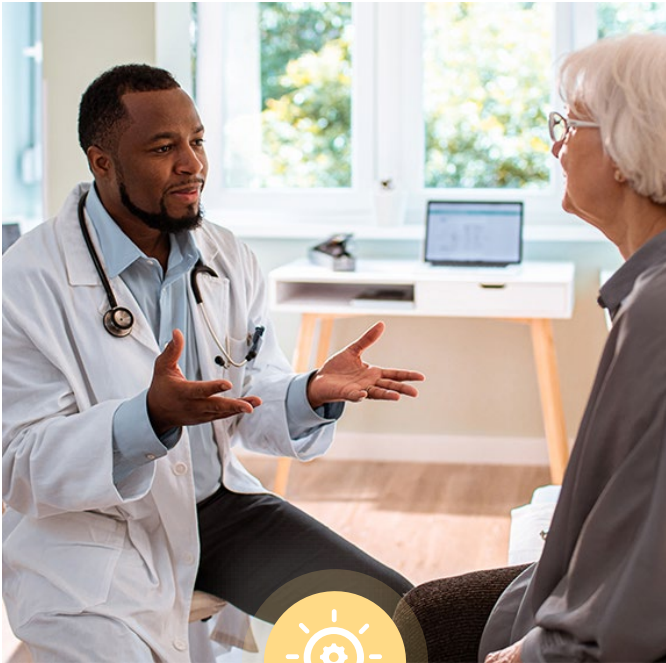
# UNDERSTAND THE POLICY



## Scope of Services Covered and Maximum Benefit:

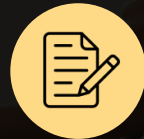
- Nursing Facility
- Residential Care Facility
- Home Care Provider
- Home Care Services
- Homemaker Services
- Hospice Services
- Coverage Limitations?





## STEP ONE —

# UNDERSTAND THE POLICY



## Definitions

- Activities of Daily Living (usually must need “Substantial Assistance” with at least two)
- Bathing or showering
- Dressing
- Transferring – getting in and out of bed or a chair
- Walking
- Toileting/Continence
- Eating



## STEP ONE —

# UNDERSTAND THE POLICY



### What is “Substantial Assistance”?

- “Stand -by or hands -on assistance without which you would not be able to safely and completely perform the ADL.”
- What does that MEAN?
- What qualifies as stand -by assistance?
- What qualifies as hands -on assistance?
- Who decides if the assistance qualifies?

STEP ONE —

# UNDERSTAND THE POLICY



## Severe Cognitive Impairment

- Severe deterioration or loss, as reliably measured by clinical evidence and standardized tests, in:
  - a) Your short or long term memory;
  - b) Your orientation as to person, place or time; or
  - c) Your deductive or abstract reasoning.

**Such deterioration or loss requires Substantial Supervision by another individual for the purpose of protecting yourself.**

Again – “reliably measured” – by whom? Who decides?





## STEP ONE —

# UNDERSTAND THE POLICY



### What does the POLICY say?

- You are eligible for a Monthly Benefit if, after the effective date of your coverage and while coverage is in effect if:
  - a) You suffer the loss of two or more Activities of Daily Living (ADLs); or
  - b) You suffer Severe Cognitive Impairment; and
  - c) A Physician has certified that you are unable to perform (without Substantial Assistance From Another Individual) Two Or More ADLs For A Period That Is Expected To Last At Least 90 Days, Or That You Require Substantial Supervision By Another Individual To Protect You From Threats To Your Health Or Safety Due To Severe Cognitive Impairment.

Does ANYTHING in here allow the insurer to second -guess the physician?



## STEP TWO —

# APPLYING FOR BENEFITS

- ✔ What benefit do you need?
- ✔ What are the specific requirements that need to be proven to qualify?
- ✔ Does your physician agree?
- ✔ What do the physician's office notes say?
- ✔ Do you need to pay first and be reimbursed?
- ✔ Are there timing limitations on the service?
- ✔ What forms need to be completed and when?



STEP THREE —

# APPEALING A DENIAL

## Common Bases For Denials:

**1**

Insurer does not believe the medical records support inability to perform ADLs or sufficient cognitive impairment

**2**

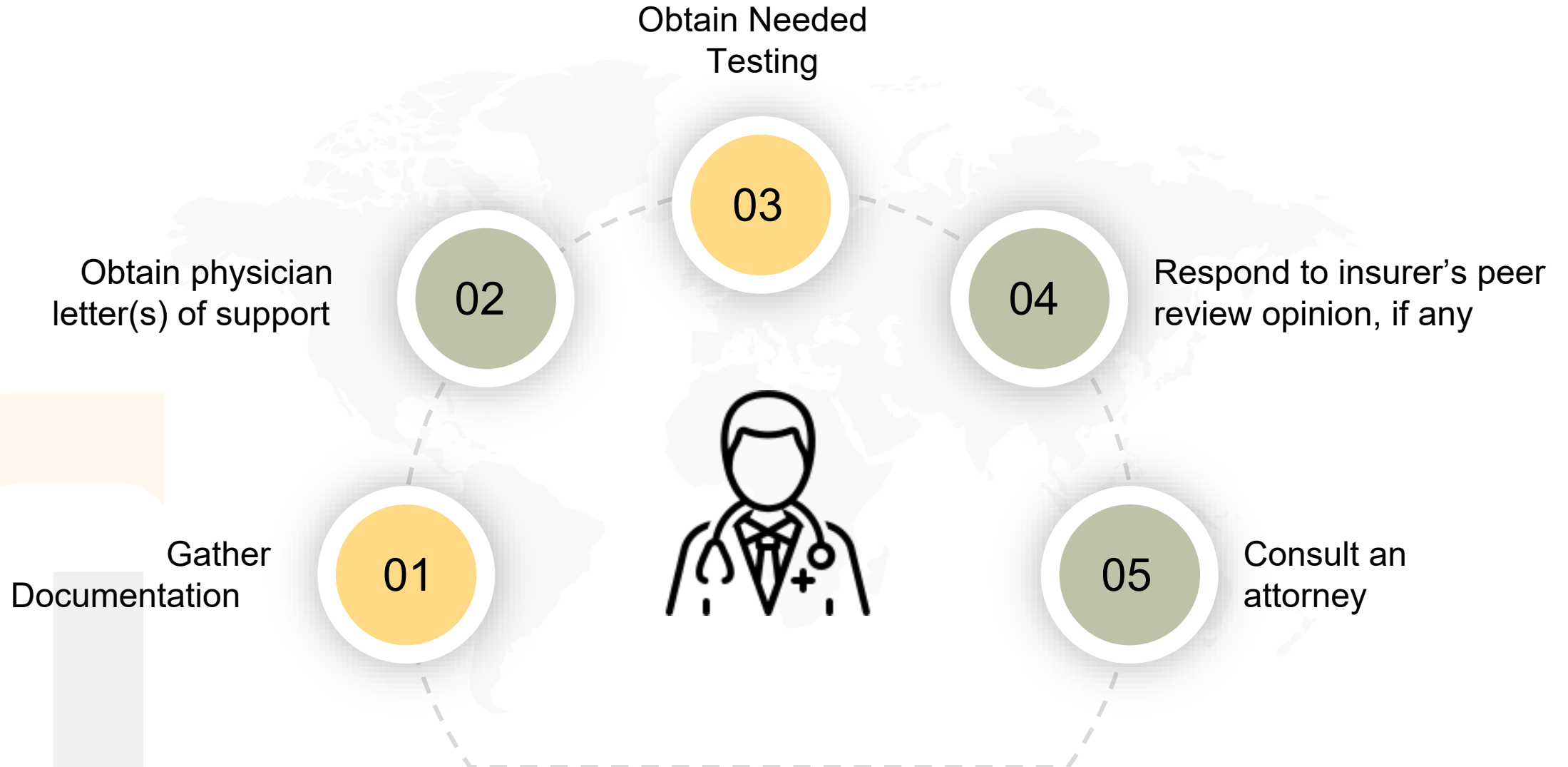
Insurer does not believe claim meets timing/elimination requirements

**3**

Lapse in premium payment (have a third -party addressee!)

STEP THREE —

# APPEALING A DENIAL





# QUESTIONS?

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