6 Long Term Care Insurance Tips Case Managers/Social Workers Should Share With Patients Before Discharge

Each year, policyholders lose out on benefits from long term care policies because they simply don't remember they have them or don't know how to apply for benefits properly.

Insurance company employees do not always know or provide helpful tips related to properly filing a claim and/or ways to eliminate or reduce the policy deductible/elimination period.

These helpful tips can result in **significant monetary savings** for policyholders and can increase the likelihood the claims are approved and approved in a timely manner if they meet the qualifiers.

See reverse side for 6 things to understand about long term care insurance that may increase the likelihood that a claim will be approved.

"Private home care can significantly reduce the risk of falls (a leading cause of injury death in older Americans*) while minimizing risks of re-hospitalization, which occurs in about 20% of elderly with chronic health issues**."

– Rosemarie Tamunday, RN,BSN,MHA. Executive Administrator/Owner RIGHT ACCORD Home Health Care®

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*Remember to ask EVERYONE before discharge, **"Do you have long term care insurance?"** If the answer is "Yes" call us for these tips before calling the insurance company*

Below are the 6 things we can help policyholders understand about their long term care insurance policy to increase the likelihood that the claim is approved. Do not rely on the insurance company to explain all of these things to you or the policyholder.

1. Understand what the critical triggers are that increase the likelihood that the claim is approved.
2. . Is the benefit written as a daily, weekly, or monthly amount? Understand the difference and how best to use the policy based on how it's written.
3. Can other services that are paid for by Medicare be used towards the elimination period? In most cases, the answer is "yes," and we can show you how.
4. Know that the possible length of the claim can mean the difference between approved and rejected.
5. Understand how using your policy now can possibly save you money (called "waiver of premium")
6. Understand why using the right home care company that understands long term care insurance is critical to helping get claims paid and assisting in validating the benefits.

"RIGHT ACCORD helped me apply for my long term care benefits and understand how my policy worked. They were even able to show me how to eliminate my deductible, which saved me A LOT of money. My claim was approved and care started immediately. Thanks RIGHT ACCORD for all your help" – Gloria S., RIGHT ACCORD Home Health Care® Client

Long term care benefits can pay for in-home assistance with things such as bathing, meal prep, light housekeeping, transportation, medication management & more, **in the comfort of their own home.**

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