

Long Term Care Insurance Claim Process and Benefit Management

We help our clients attain approval and maximize the value of their LTCi benefits with our free support services. Our assistance ranges from opening a claim to ensuring receipt of regular benefit payments. We are there every step of the way with support that includes:



- LTCi policy review with a detailed explanation of all available policy benefits
- Management of all paperwork associated with opening and initiating a claim
- Review of client scheduling to accommodate the most financially prudent method of meeting the elimination period and leveraging the daily benefits allowance
- Work to achieve a LTCi Premium Waiver
- Complete required daily activity tracking logs, document ADL support provided and biweekly submissions of LTCi claims paperwork
- Accepting LTCi payments and Assignment of Benefits (AOB)
- Determination of the Home Modification benefits and Durable Medical Equipment benefits; attaining approval for modification work and delivery of medical equipment
- Confirmation of client eligibility for a Personal Emergency Response (PER) unit, while supporting equipment delivery and installation

Home care support services are paid for using benefits provided by Long Term Care insurance (LTCi) policies. We work closely with and accept payments from all major Long Term Care insurance companies, such as:

- Allianz
- Bankers Life
- BCBS
- CNA
- Genworth Financial
- John Hancock
- MetLife
- New York Life
- Northwestern Mutual
- Penn Treaty
- Prudential
- SHIP
- State Farm
- Transamerica
- UNUM
- Washington National

In order to receive LTCi benefits, a policy holder must require assistance with at least two Activities of Daily Living (ADLs) or have cognitive impairment. Caregiver services provided under LTCi benefits are flexible and based on the client's individual needs and requirements. We can structure our service delivery in accordance with the daily benefits, maximizing lifetime payout while minimizing out of pocket expenses.

**Contact us today for a free consultative review
of your Long Term Care insurance benefits.**

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Your Place for Compassionate Care...