From Broker to Advocate: Understanding the LTCi Claim From The Client’s Side Of The Table

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The Value Of A LTC Claims Advocate

<table>
<thead>
<tr>
<th>An avoidable tragedy</th>
<th>Valid claims are denied when the process stalls</th>
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<tbody>
<tr>
<td>LTC insurance is a gateway for introducing quality care providers</td>
<td>Back benefits may be available</td>
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<tr>
<td>Clients do not understand what they purchased 20-30 years ago</td>
<td>Elimination or waiting periods can be shortened or mitigated</td>
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Brief Overview of LTCi (past and present)

<table>
<thead>
<tr>
<th>1980’s to 2007</th>
<th>2008-Present</th>
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<tbody>
<tr>
<td>Nursing Home ONLY</td>
<td>Comprehensive Benefits</td>
</tr>
<tr>
<td>Home Care Benefits (small)</td>
<td>&quot;One Pool&quot; formula</td>
</tr>
<tr>
<td>Assisted Living Emerging</td>
<td>Assisted Living/Memory Care</td>
</tr>
<tr>
<td>Significant Inflated Benefits</td>
<td>Creative Home Care Benefits</td>
</tr>
<tr>
<td>Large/ or Unlimited Benefit Payouts</td>
<td>Inflated Benefits Grow Slower</td>
</tr>
<tr>
<td>Standardized Language</td>
<td>Premiums for women 60%+</td>
</tr>
<tr>
<td>Chronic Rate Increases</td>
<td>Fewer Traditional Carriers</td>
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<tr>
<td>Carriers Exiting the Market</td>
<td>Hybrid Products</td>
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What is a LTCi Claims Advocate?

- Facilitate intake interview - The 1st gate keeper
- On site assessment - The 2nd gate keeper
- Document collection - Claims stall due to missing information
- Liaison for the client for all communication
- Handling of invoices and care notes
- Verification of benefits for accuracy
- Re-certification oversight (every 3-4 months)
- Assist with selection of vetted care providers & professionals

Common Problems With LTCi Claims

- When MCI (mild cognitive impairment) is not "severe" enough
  - Who decides the level of severity?
  - Do scores matter (Moca, Mini Mental)?
- Denial of need on the part of the claimant
  - ADL loss is very subjective - Typical trigger is 2 out of 5, 6, or 7 ADL's
  - "Continual Human Assistance" or "Stand-By" Supervision
- Misunderstanding the importance of proper documentation
  - Attending Physician Statements (boxes marked incorrectly)
  - Incorrect calculation of deductible days
  - Home care agency records incomplete
Case Study – Distressed LTC Claims

Provide Current Case Study reflecting the most common problems

1. Cumbersome Paperwork
2. On Site Assessment Inaccuracies
3. Client Reluctance
4. Cognitive Impairment Cases

Why Our Partnership With Elder Care Professionals Is Successful

• Professionalism
• Relational and accountable
• Problem solvers
• Shared values; providing excellent service for the benefit of our mutual clients

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