

Utilizing Your Long-Term Care Insurance Benefits for Home Care

It's a great idea to plan ahead for future needs by investing in a long-term care insurance policy, but when the time comes to access those benefits, seniors and their families may find the process confusing. The following long-term care insurance primer can help:

What services are covered?

While each person's plan may differ, long-term care insurance typically covers the following types of non-medical services at home, provided assistance is required with at least two activities of daily living, or some form of cognitive impairment is diagnosed (such as dementia):

- Personal care needs, such as bathing/showering and getting dressed
- Ambulation and transfers
- Toileting and incontinence care
- Meal preparation and feeding
- Household chores
- And others

How much funding does the plan include?

Again, each individual plan will vary, and will outline the allowable coverage amount, which will be identified as a preset daily allowance, often with a lifetime maximum cap. The policy will also designate a certain length of time that benefits are available, such as five years, or if coverage is in effect for the remainder of the policyholder's lifetime.



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You'll also need to check the plan's elimination period, during which care costs are paid out-of-pocket initially until a set amount of time has passed. While some plans specify a zero-day elimination, meaning coverage kicks in immediately, others can have up to as much as 120 days of care required first.

How are claims filed?

When filing an initial long-term care insurance claim, a packet of information needs to be completed, which will include documents such as:

- A claimant's statement (or policyholder statement) which provides reasons for the claim
- A physician statement to be completed by the doctor to verify that care is needed
- A prescribed plan of care and nursing assessment
- A provider statement, completed by the home care agency
- An authorization form

Once completed, a phone interview will be scheduled with the insurance company's claims department, and then the claim will either be approved or denied.

CareWorks Health Services can help you navigate the process of utilizing your long-term care insurance plan for our home care services. Contact us any time at **(949) 859-4700** for assistance.

Source: AgingCare.com

