SarahCares

Long-Term Care Insurance

Questions to Ask When Starting or Reviewing a Claim

1 Call to Start a Claim

Be present with the policyholder for verbal permission and have the policy number available.

Policy number: _____

2 Identify Assistance Needs

Identify at least two activities or areas where standby or full assistance is required:

- ☐ Transferring / Ambulating
- ☐ Cognition (Dementia)
- ☐ Bathing
- ☐ Eating or other
- ☐ Toileting
- ☐ Incontinence
- ☐ Dressing
- ☐ Other: _____

3 Daily or Monthly Benefit Amounts

Ask for the daily or monthly benefit for each level of care:

Homecare	Amount: _____
Assisted Living / Memory Care	Amount: _____
Nursing Home / Skilled Nursing	Amount: _____

4 Lifetime Benefit

What is the lifetime benefit of the policy? Is it based on a timeframe or a dollar amount?

Homecare	Amount: _____
Assisted Living / Memory Care	Amount: _____
Nursing Home	Amount: _____

5 Elimination Period

What is the Elimination Period (similar to a deductible)?

Can the Elimination Period be voided or waived through a nurse assessment, hospice, rehab/skilled nursing stay, or another method?

Is the Elimination Period based on Service Days (number of visits) or Calendar Days?

6 Stopping and Restarting a Claim

Can I stop my claim and restart it? If so, does the Elimination Period have to be met again?

7 Premium Payments / Waiver of Premium

Do my premium payments stop when my claim is activated? Ask whether the policy includes a "Waiver of Premium."

8 Notes / Claim Details

Insurance company: _____

Representative: _____

Claim number: _____

Phone number: _____

Date called: _____

Additional notes: