

### Long Term Care Insurance—Notes from the Field



Stowell Associates  
SelectStaff Inc.

As an organization working almost exclusively with people with chronic health conditions, Stowell Associates SelectStaff has in-depth experience with long term care insurance. Here are some observations from the field:

***Clients love it if they have it, but. . . .***

People who have this insurance usually have been paying for it for years, but they may not remember they have it when they are in a position to use it. We always ask clients and/or their families if they have long term care insurance to make sure they use it if they have it.

***Qualifying for long term care policies often requires help***

Most long term care insurance policies require the policy holder to need significant assistance in 2 or 3 of the 6 "activities of daily living," (i.e., walking, bathing, dressing, eating, maintaining continence, and transferring from bed to chair) **or** have significant cognitive impairment (i.e., a diagnosis of dementia). Policy holders need to file a formal claim in writing, and be assessed in person by a nurse or social worker assigned by the insurance company. A written care plan, usually signed by a physician, must be approved by the insurance company. Making sure that all of these steps are completed, and all needed information is filed with the insurer, may require professional assistance, which we can provide.

***Most policies have an elimination period***

The "elimination period,"

which can be from 30 to 365 days, means a period of time in which the insured is paying for the care they expect the policy to pay for. This means that clients need to pay for services out of pocket, or they can never satisfy the elimination period.

***Clients get reimbursed for the care they are receiving***

Most insurers reimburse clients upon receipt of invoices they have paid to the agency providing the care. As a courtesy to clients, we will send a duplicate copy of our invoices (and the notes documenting the service we are providing) to the insurance company, but we do require clients to pay us directly.

***Contact our office***

If you, or any of your clients, have questions about long term care insurance, please call **Sarah Gilbert at (414) 963-2600** or reply to this email.

**Stowell Associates•SelectStaff has been providing professional geriatric care management and caregiving services to elders and disabled adults since 1983. It is locally owned by social workers Phyllis Mensch Brostoff and Valerie Stefanich; nationally accredited by COA, the Council on Accreditation, since 2000; and a recipient of the Wisconsin Better Business Bureau 2004 Ethics in Business Award. [www.elderselectstaff.com](http://www.elderselectstaff.com) 414-963-2600**

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