**Model Form: LTCI Claims Filing Instructions**

Name of Company

Policy#

Waiting Period: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Daily Benefit: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Benefit Triggers:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Online Account for Policy:

Site name:

User Sign-in Name:

Password:

Authorized Person(s) to Receive or Send Claims Information:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and

(copy of signed authorization attached)

Designated Person to Receive Notice of Failure to Pay Premiums:

Payment is by:

\_\_\_\_\_ check sent in mail.

\_\_\_\_\_ EFT from account at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Bank

**Steps to Follow**:

1. Check to see if policy is in force – look at payment history and most recent billing – my bank records and online LTCI account should provide this information.
2. Before you contact the insurance company/TP Claims
   1. Prepare a list of providers, phone numbers and addresses.
   2. Get the plan of care from the licensed provider— doctor, home care agency, facility.
   3. Hire a care manager to bird dog the claims filing if it seems difficult. Money spent on the care manager prevents denials!
   4. Obtain letters from doctors/providers certifying that I am “unable to physically perform least two activities of daily living without substantial assistance” or/and other benefit trigger language from the policy. State what date my condition began. **A care manager can help obtain the needed medical verification. Please hire one!**
   5. Prepare and have me sign enough blank “Authorization to Release Medical Information” forms for each family member or care manager or fiduciary who will be involved in helping with the claim and ongoing administration. **Without authorization, neither the providers nor claims staff will talk to you.**
3. Initiate the claim by calling the following number [\_\_\_\_\_\_\_\_\_\_\_\_\_] or going on this website [\_\_\_\_\_\_\_\_\_\_\_\_]. If I have not set up my online account, then you need to set up that account and download needed forms. The insurer wants to communicate digitally, not by phone or fax.