CLAIM WORKSHEET



Most claim denials happen because the documents for the claim do not match the policy. Having a successful claim requires that you understand what the policy will (and will not) cover and how a person is deemed "medically eligible for claim". This worksheet will help you gather the details so you can know if a claim is likely to succeed...or not. If you have any trouble answering the questions from the policy, you can:

- 1. Call the **insurance company**. They can answer specific questions, or
- 2. Book a **free consult** with an LTC Specialist. We'll answer questions and give best practice tips, or
- 3. **Get the book!** "Long Term Care Claim Filing: A Field Guide" by Dr. Stana Martin from Amazon.

BOOK A FREE CONSULTATION

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888-265-8040

COMPANY AND POLICY INFORMATION

POLICY HOLDER NAME:	
POLICY ID:	
YOUR INSURANCE COMPANY:	
INSURANCE CO. PHONE #	



BENEFITS Benefit Amount: \$ _____ Is it per DAY, WEEK, or MONTH? _____ Total Pool of Money: \$______ or Time Window: _____ Elimination Period or Wait Window*: How many days?______ *Note: Some policies have one period (window) for home care and another, different one for facility. Remember to ask for both. ☐ Calendar Date ☐ Service Day Do they count by: Do they waive the elimination period (window) while in home care? □Yes □No Are there other modifications to the elimination period? □Yes □No Specify/Notes: _____ ______ Anniversary or effective date: _____ Inflation Growth: Bed Reservation Days? How Many? _____ Yes **ELIGIBLE CARE PROVIDERS** Which of the following types of care providers will the policy allow? ☐ Home Care - There are many types. Mark below the ones the policy will allow. ☐ Independent, unlicensed home care provider ☐ Independent, licensed home care provider Licensed home care agency (non-medical) Licensed home health care agency (medical) Adult Day Care ☐ Assisted Living Facility Skilled Nursing Facility Respite Is there a limit to number of respite days? \(\subseteq No \subseteq Yes \) How Many? \(\ldots \) Are there are any limits on this? Hospice □ No □ Yes How Many? ____ Does hospice waive the elimination period? \square No \square Yes Are there any special exceptions I need to know? ______



Long Term Care Claim Filing: A Field Guide by Dr. Stana Martin

A guide for successfully navigating the pitfalls encountered in getting a long term care insurance claim filed and paying successfully. Available in digital & paperback formats on Amazon!



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MEDICAL ELIGIBILITY

The insurance company will triangulate medical eligibility from mulitiple sources. They will access records from

- 1. a physician,
- 2. current and past care providers, and/or
- 3. an independent nurse assessor.

Use the sheet below to estimate if you are medically eligible now...or not quite yet.

YOUR CLAIM IS PRIMARILY DUE TO:

Cognitive Loss

Has the cognitive loss been diagnosed by a physician?



No

Before you open a claim, get a diagnosis by a physician.

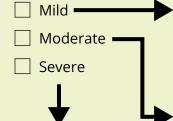
How long ago was the test performed?



More than a year ago Your safest best is to get

a more recent test in place, as there has likely been further loss since the test was done.

What is the level of cognitive loss?



The claim is unlikely to approve. There are best-practice strategies. Book a free consult.

File a claim.
You have high likelihood of success.

Maybe the claim will approve. A very few contracts will allow this level, most will require "severe". There are work arounds - book a free consult.

Help with Daily Living Activities

Which does the policy require?

Hands-on or "substantial" help

and/or

☐ Stand-by help

Which of these activites does the policy holder need help with?

Bathing

☐ Hands-on☐ Stand-by

Dressing*any article of clothing,not ALL clothing

☐ Hands-on☐ Stand-by

Transferring to/from the bed or chair

☐ Hands-on☐ Stand-by

Incontinence of bowel/ bladder and hygiene

☐ Hands-on☐ Stand-by

☐ Toileting and hygiene

☐ Hands-on☐ Stand-by

Eating, lifting a fork if food is placed in front

Hands-on Stand-by

Did you mark 2 or more of the above?

☐ Yes ☐ No ☐ Uncertain

File a claim. You have a high likelihood of success.

We recommend a consult with a specialist to help you discern this.

Maybe the claim will approve. Most contracts require 2 of the list of 6. If you are uncertain, book a consult.

FREE CONSULT MrsLTC.com 888-265-8040



