



Long-Term Care Policy Review Guide

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Understand what you have. Identify what's missing. Plan with confidence.

1. Policy Basics

- Who is the insurance company?
- What is the date of the policy?
- Is the policy still in force?
- Is it individual, group, or employer-sponsored coverage?
- Is it reimbursement or indemnity?

2. Benefit Details

- What is the **monthly benefit amount**?
- What is the **maximum benefit period** (years)?
- What is the **total benefit pool** (monthly \times benefit period)?
- Is the benefit **shared** between spouses (if joint policy)?
- Are there any **minimum or maximum daily limits**?

3. Inflation Protection

- Is there an inflation rider?
- If yes, what type? (e.g. 3% compound, 5% simple, CPI-linked)
- Is it guaranteed or optional?
- Does it expire at a certain age?



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4. Elimination Period

- What is the elimination period (waiting period)?
- Is it **calendar days** or **service days**?
- Can days be satisfied with home care?
- Is it waived for certain settings or services?

5. Benefit Triggers

- Does it require **2 of 6 ADLs** or **cognitive impairment**?
- Who certifies eligibility (physician, nurse, etc.)?
- Is a **Plan of Care** required?
- Are recertifications required annually?

6. Covered Care Settings

- Does the policy cover:
 - Home health care?
 - Adult day care?
 - Assisted living?
 - Skilled nursing?
 - Hospice?
- Are there provider licensing requirements?

7. Policy Provisions

- Is there a **waiver of premium** during claim?



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- Are **care coordination services** included?
- Is there a **bed reservation benefit**?
- Does the policy include a **restoration of benefits** clause?

8. Special Riders or Features

- Shared care?
- Return of premium?
- Survivorship?
- Restoration of benefits?
- Alternative care benefit?
- Cash indemnity option?

9. Exclusions and Limitations

- Are there exclusions for certain diagnoses or conditions?
- Are international benefits available or excluded?
- Are benefits reduced after a certain age?

10. Claims History or Status (if applicable)

- Has the policyholder filed a claim before?
- Any previous denials or approvals?
- Is the current claim active or closed?

11. Next Steps



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- Do you have a current copy of the full policy?
- Have you reviewed the Summary of Benefits recently?
- Do you need help interpreting any part of the contract?
- Would you like to discuss updating or supplementing your coverage?

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