



Homecare California™

BRINGING HOME PEACE OF MIND

# Long-term Care Insurance Guide

YOUR GUIDE TO GETTING  
THE BENEFITS THAT  
YOU'VE PAID FOR





# Overview

Congratulations. For many years now, you've paid monthly premiums for Long-term Care Insurance (LTC). And now you have care needs that necessitate getting authorization for care. You are among the minority of older adults that were wise enough to put this insurance in place.

Understanding the process is essential to obtaining authorization. We have worked with numerous LTC insurance companies; some are very lenient in their authorization and others are very difficult to get approval. I encourage you to be prepared and fully understand the insurance company's requirements for authorization before filing your claim.

Policy Holder: \_\_\_\_\_ Policy # \_\_\_\_\_

Company: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Address: \_\_\_\_\_ Contact: \_\_\_\_\_

Who is authorized to communicate with the insurance company on behalf of policy holder? \_\_\_\_\_

Is policy current and valid?  Yes  No (Have premiums been continually paid to keep it in force?)

**Financial Benefit-** most policies have a maximum benefit or a "ceiling" that caps the benefit you can receive. Different policies have multiple caps for different periods. Almost all have a lifetime maximum and others may have a combination of annual, monthly, weekly or daily caps. Understanding these caps will help you understand how to maximize your use of the benefits for the best possible care coverage:

Lifetime Benefit Limit: \$ \_\_\_\_\_

Annual Limit \$ \_\_\_\_\_

Monthly Limit \$ \_\_\_\_\_

Weekly Limit \$ \_\_\_\_\_

Daily Limit \$ \_\_\_\_\_



## ELIMINATION PERIOD

Almost all policies have a period that you have to wait for care that typically lasts from 30-90 days.

My elimination period is \_\_\_\_\_ days/months When does the period start? \_\_\_\_\_

**Note:** In certain circumstances, you can receive a *waiver of elimination period* such as those clients that are on hospice. Review your policy or ask the insurance representative.

My policy has a *waiver* on the elimination period under the following conditions: \_\_\_\_\_

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

## QUALIFICATION REQUIREMENTS

This is perhaps **the most important area to understand** when filing a claim. Some companies are lenient and others are more stringent.

Most policies have criteria that requires assistance with:

- A) At least two “Activities of Daily Living” (ADLs) and/or
- B) Significant “cognitive impairment” such as symptoms of dementia from strokes, Alzheimer’s, Parkinson’s and other diseases associated with aging.

Your policy should define exactly what ADL’s are acceptable (such as assistance with bathing, toileting, meals, etc.) and their definition of “cognitive impairment”.

Which ADL’s does my policy outline for qualification? *(Circle the ones you believe you may qualify for)*

- |  |  |                                    |
|--|--|------------------------------------|
| <input type="radio"/> Meals/Nutrition  | <input type="radio"/> Bathing          | <input type="radio"/> Toileting    |
| <input type="radio"/> Dressing         | <input type="radio"/> Grooming/Hygiene | <input type="radio"/> Eating       |
| <input type="radio"/> Mobility/Walking | <input type="radio"/> Other: _____     | <input type="radio"/> Other: _____ |

Does “cognitive impairment” alone allow you to qualify?  Yes  No

If yes, is cognitive impairment defined in policy? \_\_\_\_\_

Are there any criteria that will allow you to qualify? \_\_\_\_\_

## OBTAINING AUTHORIZATION TO BEGIN REIMBURSABLE CARE

What information does the insurance company need to confirm that you have these needs and what is the process for getting authorization?

My LTC Insurance company requires:

- |   |  |
|---|--|
| <input type="radio"/> Just my filing for the claim  | <input type="radio"/> An assessment by their nurse |
| <input type="radio"/> A home care agency assessment | <input type="radio"/> Other _____                  |
| <input type="radio"/> A physician/nurse note        |  |

## CARE LOCATION OPTIONS

Your policy **may limit where care can be provided**. Be sure to understand if your policy has these limits.

**My policy reimburses for care received at:**

- Home  Assisted Living Facility  Skilled Nursing Facility  Other: \_\_\_\_\_

## WHO CAN PROVIDE CARE?

Does caregiver need to be employed by an agency who employs their caregivers and has insurance protection, or can they be hired directly by the policy holder? \_\_\_\_\_



## WORKING WITH AN AGENCY

Currently, in California, home care agencies are not “licensed” by the State. That will likely change soon, but for now, when an insurance company indicates that they require the home care agency to be “licensed,” this applies only to states that have that requirement. I usually have to explain it every time to an agency when getting authorized to provide care for a client, but I have never had an agency decline authorization.

## WHAT HOMECARE CALIFORNIA PROVIDES FOR AUTHORIZATION

Our company has a set of documents that we send to the insurance company that includes our *Federal Employer Identification Number* (EIN), \$3 million liability insurance policy, worker’s compensation insurance policy, proof of fingerprinting, and other professional credentials such as our Certification by the California Association of Health Services at Home, business license, etc.

## REIMBURSEMENT

Most insurance companies require

- A) a copy of the invoice from the agency
- B) a copy of “care notes” sometimes known as “nursing notes” which document that assistance with the specifically authorized ADL’s have been performed. Homecare California provides a checklist/timecard for our caregivers which is accepted by insurance companies as proof of performance.

## MY INSURANCE COMPANY REQUIRES:

- Copies of invoice(s)
- Copy of time sheet(s)
- Other: \_\_\_\_\_
- Copy of care note(s)
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

Certain charges are often not “reimbursable” by the insurance company such as mileage, supplies, etc.

### My insurance company doesn’t not reimburse for:

- Auto Mileage
- Supplies such as gloves, etc.
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_



# Communications Log

## AND NOTES WITH INSURANCE COMPANY

Name: \_\_\_\_\_ Phone/Ext: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Phone/Ext: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Phone/Ext: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Phone/Ext: \_\_\_\_\_ Date: \_\_\_\_\_

### MISCELLANEOUS NOTES:

# About Homecare California

From a few hours a day up to 24x7 care, Homecare California provides experienced caregivers and Certified Nurse Assistants to the residents of Santa Clara and San Mateo counties. Founded by long time Bay Area residents Lisa and Greg Hartwell, Homecare California is not a franchise. Homecare California is a local, family-owned, full-service home care agency that is accredited as a Certified Home Care Aide Organization by the California Association for Health Services at Home as well as the Better Business Bureau.

## LISA HARTWELL - EXECUTIVE DIRECTOR & FOUNDER

Lisa Hartwell was inspired to found Homecare California through her volunteer work with Stanford University Hospital's Partners in Caring program for Bay Area seniors. As the Executive Director, Lisa is responsible for all care giver recruiting and client care. Lisa has been recognized as a Certified Home Care Aide Manager by the California Association of Health Services at Home.

## GREG HARTWELL - MANAGING DIRECTOR & CEO

As Managing Director, Greg manages the day-to-day operations of Homecare California. Greg has over 20 years of executive and business management experience prior to co-founding Homecare California with Lisa. He is a frequent guest speaker on elder-care issues. Greg earned his undergraduate bachelor's degree from Southern Methodist University and Masters Degree from Harvard University.

Contact us any time: [email@homecarecal.com](mailto:email@homecarecal.com)





# WE SERVE THE FOLLOWING BAY AREAS

## **South Peninsula**

**(408) 677-2600**

San Jose - Saratoga  
Los Gatos - Santa Clara  
Cupertino - Campbell  
Monte Sereno - Gilroy  
Morgan Hill

## **Mid Peninsula**

**(650) 324-2600**

Palo Alto - Los Altos/Hills  
Menlo Park - Atherton  
Mountain View - Sunnyvale  
Woodside Portola - Hillsborough

## **North Peninsula**

**(650) 458-4487**

San Mateo - San Bruno  
Burlingame - San Carlos  
Redwood City - Belmont  
Millbrae - Foster City  
Daly City - Brisbane

## **Contra Costa County**

**(925) 357-3773**

Danville - Orinda  
Walnut Creek  
Lafayette - Pleasant Hill  
Brentwood Martinez  
Moraga - Concord  
San Ramon

## **Alameda County**

**(510) 342-3 080**

Fremont - Oakland - Milpitas  
Newark Piedmont  
Berkeley - Pleasanton  
San Leandro  
Union City Hayward  
Emeryville - Dublin



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