



Find Ways to Help LTC Claims Go Smoothly



According to Mutual of Omaha's LTC care coordination team, agents can be extremely helpful during the claims process. The care coordinators are there to help clients maximize policy benefits. And they welcome your involvement as they strive to help your clients and their families during an extremely stressful time.

Here are their recommendations for ways you can help the LTC claims process go smoothly for your clients:

- 1.** Make sure you are familiar with the benefits of the policy so you can remind your clients and their families how it works and what services may be covered. This includes:
 - A general understanding of all policy benefits
 - A specific understanding of hospice care and respite care benefits since these are particularly stressful situations where agents typically get involved
- 2.** Become familiar with the claims intake process so you can help clients initiate a claim. This includes:
 - Placing the call to get the claims process started as soon as possible
 - Helping to submit power of attorney documents
 - Explaining that the client or family member will be contacted by phone and an in-person assessment will be conducted to gather information needed to determine eligibility
 - Helping to submit a claim form
- 3.** Become knowledgeable about the contestability period that occurs when a claim is made during the first two years the policy is in force. This includes:
 - Explaining that a review of the client's medical records is required
 - Answering any questions the client or family member may have
- 4.** Help the client or family members with the appeals process in the event a claim is denied. This includes:
 - Helping them understand why the claim was denied
 - Helping them file an appeal, if they choose
- 5.** Finally, set expectations that the care coordination team is there to help. This includes:
 - Explaining that the team will work as quickly as possible to get claims approved
 - Explaining that the care coordinator will work with them to develop an appropriate plan of care and also help secure care providers, if needed
 - Reiterating that the team is dedicated to helping them get the care they need

For more information about the LTC claims process, view our training presentation (Brainspark) on YourChoiceforLTC.com/LTCconnection.