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LONG-TERM CARE INSURANCE – NAVIGATING THE PAPERWORK MAZE

Purchasing long-term care insurance is an excellent way to prepare for the costs of long-term care. A recent article in the Daily Press discussed filing claims for benefits, and the paperwork trail that results. The article provided several tips from insurance agents, claims specialists, and family caregivers to assist families with the claims process.

- Ask for help. Family members often try to review providers' bills themselves before submitting them to the insurer in order to find and correct errors. This process can be overwhelming, and help may be available. Several insurers, including John Hancock, MetLife and Genworth, provide a coordinator for long-term care claims to answer questions, initiate the paperwork, and provide guidance through the process. Some long-term care insurance agents may be able to help arrange direct billing between the provider and the insurer, and some agents may even help with claims paperwork.
- Hire appropriate help. Families should check with the insurer before hiring caregivers to make sure that the caregiver meets the policy's criteria for reimbursement. For example, some insurers require caregivers to work through an agency and be licensed as a home health aide. Individuals may want to ask about requirements for caregivers before purchasing a policy.
- Understand the triggers. Most insurers require that the insured demonstrate that he or she needs assistance with at least two of the activities of daily living, or display signs of cognitive impairment before claims will be paid. Most policies also have elimination periods (typically 90 days) before the payments will begin. When one purchases a long-term care insurance policy, one should understand how the elimination period is calculated, especially for home care, when an insured may not be receiving care every day.

- Keep the policy in force. This is critical if the insured shows signs of dementia; it is easy for bills to go unpaid. Insurers generally allow policyholders to designate someone to be notified in case premiums are not paid, so the policy can be kept in force.
- Appeal denials. Most insurers have a multilevel appeals procedure if claims are denied. Policyholders should keep good records, including records of telephone calls, in order to strengthen their case on appeal. Laurene Polignone, assistant vice president of claims for John Hancock (which denies 2.4 % of its claims), says, “The number one reason claims are denied is because the patient has not satisfied the activity-of-daily-living requirements. Many denials will come back as an approval maybe two to six months down the road,” as the person’s health deteriorates. Many newer policies have “alternate plan of care” provisions so that the policy will cover care if the insurer, the insured, and the insured’s physician agree it is the best solution for the policyholder. It may be difficult to get coverage for those types of claims, but it may be worth a try, especially if it saves the insured money.
- Investigate the insurance company; review the policy. Before one buys a long-term care insurance policy, one should ask about the insurance company’s claims-paying history, check the company’s financial strength, and study the proposed policy carefully. One should also update the policy if the insurer allows it; insurers sometimes allow policy updates as new provisions come out, regardless of the policyholder’s current health.

The attorneys at Oast & Hook can assist clients with their insurance, investment, estate, long-term care, veterans’ benefits and special needs planning issues.

Ask Allie

O&H: Allie, with the fall travel season upon us, we hear that there is a new insurance program for families whose pets fly with them. Please tell us about it.

Allie: Sure! Eight of the county’s pet-friendly airlines have launched a new travel program that will end the problem of travelers and their pets being bumped from flights because the pet carrier does not meet the airline’s requirements. American, Midwest, Continental, Delta, Northwest, Southwest, and Alaska Airlines are partnering with The Sherpa Pet Group to institute the Guaranteed On-Board (GOB) Program, a pet carrier insurance program that will guarantee members full reimbursement of the ticket cost and the pet’s travel expenses if they are ever refused permission to fly. The new web site at www.flyGOB.com outlines the sizes of net carriers permitted by the airlines associated with the program, so families can purchase the appropriate carriers for their pets. They can then register the bag online, and they will be given documentation to show to any airport or airline official that will guarantee them on board. American Airlines and Delta have also put their logo on pre-approved pet carriers to ensure that customers who fly those airlines never have a problem. American Airlines has also designed its own bags to ensure that they fit properly under the airline’s seats. “We have a long,

proud history as a pet-friendly airline and work hard to deliver great customer service for both our two-legged and four-legged passengers, and this is going to make things much easier for both our passengers and staff.” says Mark DuPont, American Airlines Vice President for Airport Services Planning. What a great idea.... Hmm, I wonder if my mom has plans to fly us somewhere for the holiday. I better go find out....

Announcements

Oast & Hook will hold its quarterly Social Workers and Administrators Breakfast on November 19th at the Russell Memorial Library, 2808 Taylor Road Chesapeake, Virginia. Registration begins at 9:15 a.m. and the presentation begins at 9:30 a.m. Questions will be answered from 10:30 a.m. to 11:00 a.m. The breakfast is designed to be both a networking opportunity and also an educational opportunity for area professionals who work with seniors, the disabled, and their families. Seats are limited, so please register early. To register for this breakfast, please phone Linda Gerber at 757-967-9704.

Oast & Hook is sponsoring a “Shred Day” from 9:00 a.m. to noon, Saturday, November 14th. Stealth Shredding will park one of its trucks at Oast & Hook’s Virginia Beach office, and you will be able to bring your personal records to be shredded at no cost. If you have any questions or comments about Oast & Hook’s November 14th Shred Day, then please phone Linda Gerber at 757-967-9704.

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

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