



California Department of Insurance

Dave Jones, Insurance Commissioner

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SENIOR ADVISORY

LONG-TERM CARE INSURANCE

The California Department of Insurance urges consumers to consider the following when buying, maintaining and using a Long-Term Care insurance policy:

1. If you are considering purchasing a long-term care insurance policy, do your homework by discussing policies with more than one agent or insurer and by visiting our website at www.insurance.ca.gov. In addition, HICAP, the Health Insurance Counseling and Advocacy Program sponsored by the Department of Aging, provides free counseling on long-term care insurance. Call 1-800-434-0222 to find your local office.
2. If you already have a long-term care insurance policy, review it to see if it still meets your needs in terms of dollar amounts of coverage, type of coverage and inflation protection. If it does not, contact your insurer to see if you can apply for changes in coverage. You may be entitled to increase or decrease coverage, or to purchase new benefits that weren't available at the time you bought your policy.
3. Designate a third party to receive notice of a policy lapse. If you fail to make a premium payment due to illness or any other reason this person will receive a notice. Making such a designation is a valuable way to prevent an unintentional lapse of your policy. Policies issued after October 6, 1997 must allow you to make this designation.
4. For policies issued after January 1, 1993, you have the right to hire unskilled, unlicensed caregivers to provide personal care and homemaker services in your home under a plan of care developed by your physician or medical team.
5. If you are receiving benefits under your long-term care policy, check with your insurer periodically to determine how much of the maximum benefit you have left. That way, you can plan ahead to avoid interruptions in your care.
6. If you have had a claim denied, contact the insurer or the Department of Insurance to find out about your appeal rights. If a particular service or provider was denied, review your policy to see if it includes any provisions for an "alternate plan of care" or for "benefits not listed".
7. If you have a policy that lapsed in recent years and you received a "contingent non forfeiture benefit" (a paid-up, shortened benefit), make sure that your family and financial advisers are aware of this limited coverage. This limited coverage will no longer require payment of premiums, but the policy still has minimal value, so you don't want to lose track of it.
8. Contact the California Department of Insurance if you have any questions about long-term care insurance or are experiencing problems with your long-term care policy. Call our toll free telephone number 1-800-927-HELP (4357) or visit our Web site at www.insurance.ca.gov and complete a "Request for Assistance" form.