

The Ins and Outs of Long-Term Care Insurance

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Types of Caregivers and Facilities

- ▶ Home Health Care
- ▶ Adult Day Care
- ▶ Assisted Living Facilities (ALF)
- ▶ Memory Care Units
- ▶ Nursing Home
- ▶ Continuing Care Communities



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Home Care Benefit

WHAT IS THE HOME CARE BENEFIT AND HOW DOES IT WORK

We will pay benefits when You require Home Care. Home Care includes Qualified Long Term Care from a Home Health Care Agency, an Independent Caregiver or an adult day care center. Care management costs, which are incurred as part of the approval process for an Independent Caregiver, will count against the Maximum Lifetime Benefit. We will pay Home Care Benefits on the basis of the expenses incurred during each Week rather than on a daily basis as follows:

For care received during the period of a Week, We will pay the lesser of

- 1 The Maximum Weekly Home Care Benefit, or
- 2 The total of
 - A 100% of the expenses incurred for occupational, physical, respiratory, or speech therapy, or nursing care services provided by a registered nurse (R N) or a licensed practical or vocational nurse (L P N or L V N), and
 - B 100% of the expenses incurred for services provided by a medical social worker, home health aide, homemaker, and similar services, and
 - C 100% of the expenses incurred for home delivered meals, special meals, nutrition services, and
 - D 100% of the expenses incurred for Adult Day Care and transportation between the Home and the adult day care center



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Independent Caregiver

INDEPENDENT CAREGIVER

An individual who provides home health care or Hospice Services and

- 1 Who holds an active State license or certificate appropriate to the level of care being provided and works independent of a licensed Home Health Care Agency. The licensure or certification must be in the State where care will be provided, or
- 2 Is an individual who has been chosen by You and has been qualified under the Independent Caregiver Certification Benefit.

This policy will not pay benefits for any care or services that are provided without charge in the absence of insurance.

An Independent Caregiver cannot be a member of Your Immediate Family living with You.

The Independent Caregiver will be required to provide proof of certification or licensure.



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Who Cannot Provide Care at Home?

IMMEDIATE FAMILY

Your Spouse and Your children, stepchildren, parents, parents-in-law, brothers and sisters and their spouses, and Your spouse's brothers and sisters.



Home Care at an ALF?



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Title search: The Ins and Outs of Long-Term Care Insurance

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[Elder Law: Insurance, Medicaid, and View from HHSC](#)

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