



## Getting Started with Long-term Care

When it comes to Long-term Care products, there are many factors that go into evaluating applications, and whether or not the applicant will be eligible for coverage. The more informed you are about your client’s health, the better equipped you’ll be to determine if they’re insurable.

1. Review the pre-submission Underwriting Considerations.
2. Review the Disqualifying Conditions.
3. Discuss your client’s health in detail to uncover any red flags.
4. Consider submitting a health pre-qualification form before submitting the actual application. This will give you insight as to whether your client is insurable and what rate class and benefits they will receive.
5. Discuss the underwriting process with your client and what is entailed during the health interview.
6. Review the product options available for your client. One size does not fit all.

### Underwriting Factors

If Your Client	Wait to Submit Their Application
Receives joint injections within the last 6-12 months.	Until 6-12 months have passed.
Is currently undergoing physical or occupational therapy.	Until they are released from care or can function at 100% again.
Has any invasive tests, labs, x-rays, MRIs, ultrasounds, or other scheduled procedures.	Until testing is completed and your client no longer needs to see care for the condition.
Has been advised to have surgery.	Until surgery is completed and your clients has fully recovered.
Is undergoing evaluation for an undiagnosed medical condition.	Until all evaluations have been completed and a benign or insurable condition has been diagnosed.
Has sleep apnea noted in their medical records and is not accepting treatment.	Until your client has completed treatment outlined by their physician for at least 3 months.
Has applied for long-term care insurance and has been declined.	Until the reason for the decline has been handled, appropriate time has passed or no longer exists.