

## Long-Term Care Underwriting

### Simple issues to note:

1. **Age** – Coverage is often limited at age 80 and above.
2. **Saving age** can be done 30 days from date of birth.
3. **Height and Weight** – an imbalanced height to weight ratio may be all you need to take your client out of the “preferred” ball park.
4. **Medical Records** are helpful if you can obtain them in a trial situation.
5. **Cognitive Ability** – carriers will assess basic common sense through a variety of questions that may seem redundant or juvenile. It is important for your clients to be aware that this is a part of the process.
6. **Vendors** – Paramedic companies and Phone interviewing entities represent our reputation but often forget this important face. One wrong turn with an examiner or an interviewer can set your client running. Resource Brokerage, LTC has the “liaison of requirement” program that reduces the chance of a challenge such as this occurring on your business.
7. **Medical Conditions**
  - a. When diagnosed?
  - b. Date of last treatment? Key question
  - c. Current physical therapy?
  - d. At the very least list of medications?
  - e. Surgeries recommended but not yet performed?
  - f. Have they had history with any of the below conditions? If so contact Maureen Wudtke for an evaluation.
8. Have you ever been on disability or receive any disability benefits?
9. Have you ever needed at home care or faculty care?

**Cancer**  
**Kidney disease**  
**Depression**  
**Stroke/TIA**  
**Nerve damage**  
**Surgery**

**Heart Disease**  
**Memory Loss**  
**Psychiatric disorders**  
**Neurological disease Seizures**  
**HIV**  
**Osteoporosis**

**Broken bones/fracture**  
**Liver disease**  
**Arthritis**  
**Spine**  
**Lung disease Diabetes**

### Unacceptable Medications:

Aricept	Morphine	Chlorpromazine
AZT	Navane	Olanzapine
Clozaril	Perphenazine	Cognex
Phenothiazine	DDI	Quetiapine
Drgoloid Mesylate	Reminyl	Exelon
Risperdal	Fluphenazine	Risperidone
Foscavir	Serentil	Seroquel
Haldol	Stelazine	Haloperidol
Tacrine	Hydergine	Tjoprodazome
Lithium	Thiothixene	Loxitane
Mesoridazine	Trifluoperazine	
Mellaril	Trilafon	Moban
Videx	Molindone	Zyprexa

### Long Term Care Conditions and what to ask your clients.

#### COPD/Emphysema

- Any hospitalizations for the condition with the past 6 months.
- Daily or intermittent use of oxygen. IPPB therapy or home respiratory with the past 12 months
- Have you been to the ER within the past 12 months for respiratory symptoms?
- History of Congestive Heart Failure or Cardiomyopathy?
- Are activates restricted to shortness of breath?
- DO YOU SMOKE?

#### Depression

- Is it situational? (i.e. divorce, death, )
- Medications, length on them,
- Any hospitalizations?
- Are they cognitive symptoms?

#### Diabetes

- If you are taking insulin – how and how much?
- If not, how are you treating the diabetes?

- Any ancillary issues such as blindness or amputation due to the condition?
- What is the A1C level and how long as it been level?
- Height to weight
- Smoking status

### **Hypertension**

- Is it stable, if yes how? (diet, meds,)
- Is there history of heart condition?
- Any TIA or strokes?
- Smoking status?

### **Osteoporosis**

- Any history of fracture?
- Medications and dosage?
- Bone density test results?
- Any deformation?
- Does client have full range of motion in all limbs?

### **Arthritis**

- Any physical limitations?
- Meds and dosages?
- Does client have full range of motion in all limbs?
- Any history of narcotic usage for pain?
- Active progression of symptoms within the last 24 months?
- Height to weight ratio?

### **Stroke or TIA**

- What if any residuals is client experiencing?
- How many episodes?
- Meds and dosage?
- Smoking Status?
- HBP history

### **Cancer**

- What type of cancer?
- Treatments?
- Date of last treatment?

### **Coronary Artery Disease**

- History of heart attack/angioplasty/stent/ or any a symptomatic issues?
- Date of last treatment?
- Meds and dosages?

### **Asthma**

- Meds and dosage?
- Stable baseline pulmonary function?
- Smoking status

### **Fractures/broken bones**

- Non-weight bearing location?
- Nature of cause?
- Fully recovery with normal range of motions
- History of other conditions such as arthritis or osteoporosis?

### **Falls**

- Nature of cause?
- Multiple issue?
- Fracture/broken bones?
- History of other conditions such as arthritis or osteoporosis?

### **Hip, knee replacements**

- Was it trauma related?
- If so cause?
- If not, nature or reason?
- Due to other medical conditions such as arthritis or osteoporosis?
- Date of replacement?
- Date of last physical therapy?