



STEPS TO USE YOUR LONG-TERM CARE INSURANCE POLICY

Locate your insurance policy documents.

*Your home care provider can assist with this process!

Familiarize yourself with your Coverage Benefits:

- Does your policy cover home care?
- Is there an elimination period?
- Is there a daily benefit limit?

Determine your Eligibility:

- Does your need meet the criteria in your policy?
- Does your policy require an independent assessment to be completed?

File a Claim:

- Call the insurance company and tell them you need to use your benefits.
- Gather documentation required by your insurance company, such as proof of hospital stay, Home Health or rehab stay.
- Complete the packet provided by your insurance company.