



Long Term Care Insurance is one of the most powerful financial planning tools you can purchase. As a leading provider in private home care services, Caring People specializes in understanding and working with Long Term Care insurance companies. The following is for informational purposes and is a generalization as each policy and insurance has different criteria and benefit eligibility. As your home care provider we will assist you getting the answers to your long term care insurance questions.

ADL	This is Activities of Daily Living and the definition may differ slightly with specific insurance companies: Typically it means bathing, dressing, ambulation and toileting. If you are not indicating that you need assistance to perform at least 2 of these functions you may have your claim denied by the insurance company.
Hospitalization	Most policies are for services provided in the home only (an Assisted Living Facility or Nursing Home can qualify as a home in some cases) and will not cover aide services in a hospital.
Care Plan	Insurance companies may require your physician to sign an MD claim form or plan of care that states you require home care services for a determined period of time.
Daily/ Weekly Benefit	This is the total amount of money available to you through your policy on a daily or weekly basis.
Elimination Period	This is a period of time that the policyholder must pay for services out of pocket, the length of time is determined by your individual policy.
Waiver of Premium	During the period you are on claim some policies have a provision which exempts you from making premium payments.
Assignment of Benefits	A form provided to you by the home care agency where you direct the insurance company to make payment directly to the home care agency

The information listed above is a general glossary of terms and your individual policy may differ, Caring People will assist you with the verification of benefits as part of our services and assist with claim submission.