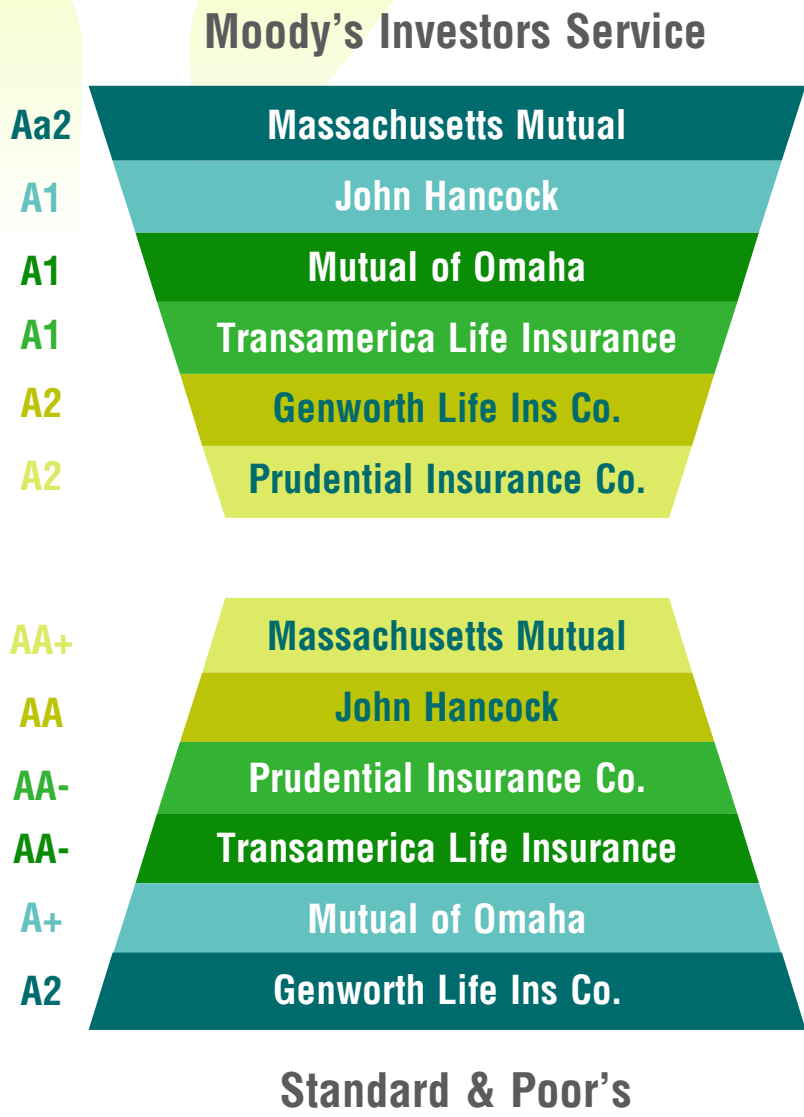


# TOP 10 Features your LTCI Policy Should Have

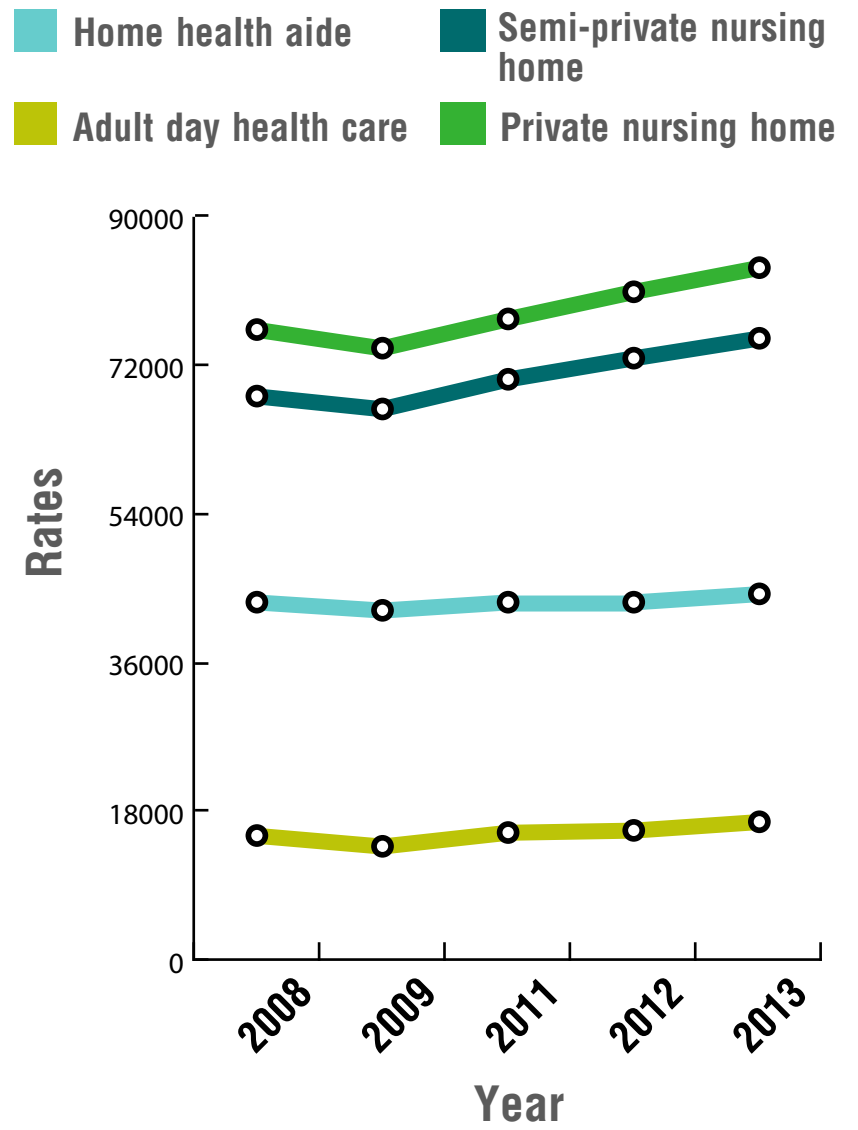
## 1 Company reputation

2013 Leading Long-Term Care Insurance Companies

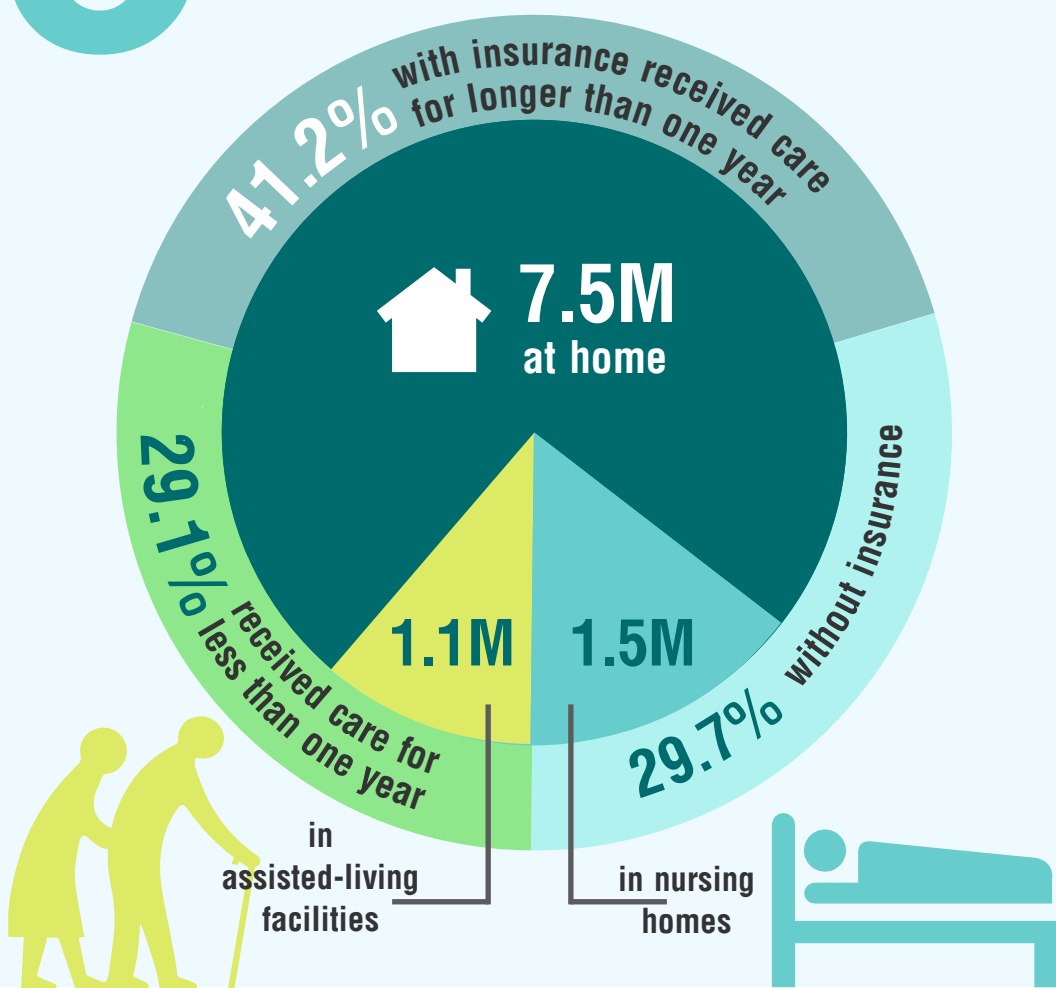


## Inflation protection

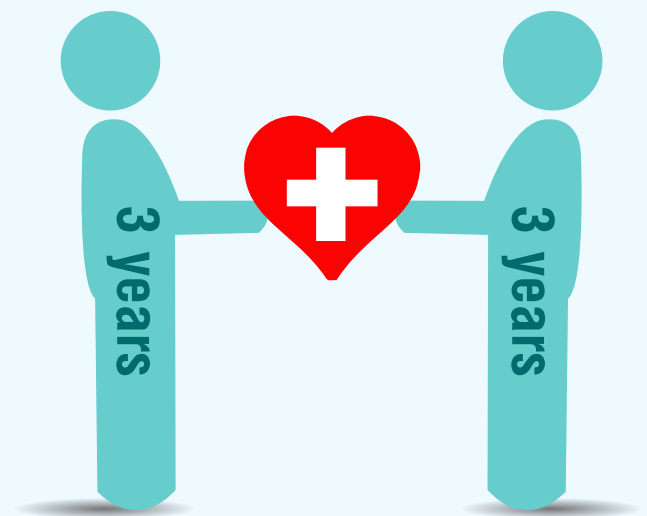
Long-Term Care Rates



## 3 Home health care benefit and options



## Shared care rider



**7-23%**  
of base premium added for couples to share care

# 5 Monthly benefit limit instead of daily

## \$50-\$500

Daily benefit amount of most long term care insurance policies



Nursing homes and assisted living – same daily charges



Home care – charges could vary per day

Monthly benefit – higher monthly benefit, less likely to increase premiums



# Care coordinator services 6

Goal facilitation

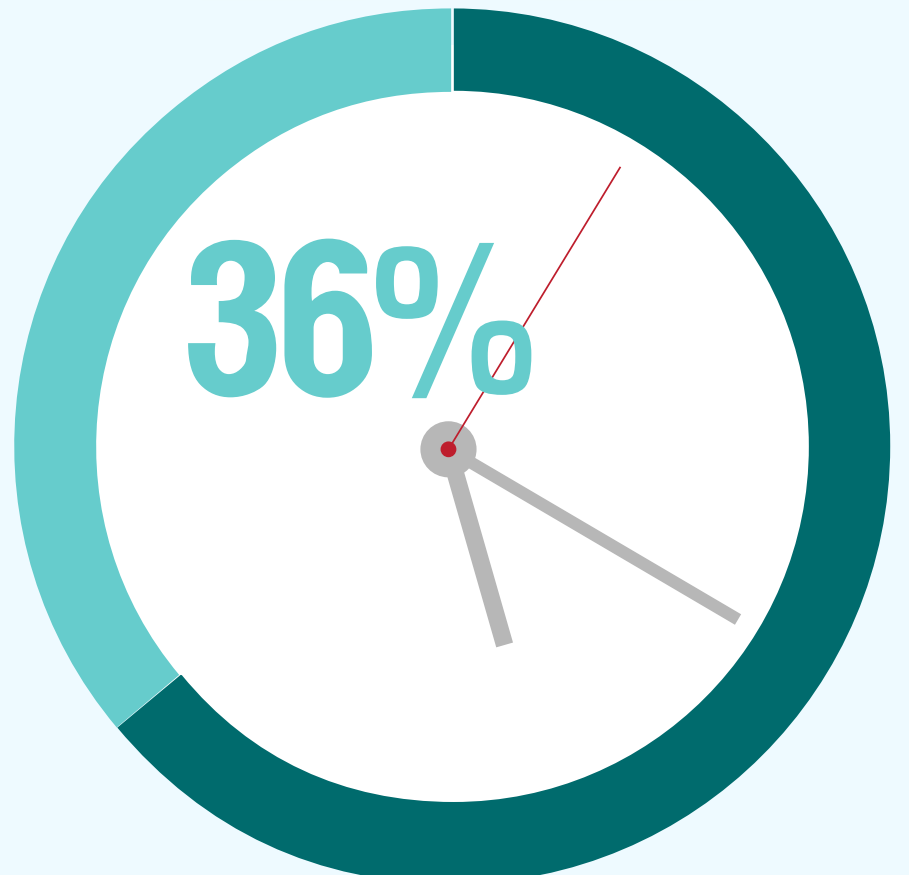
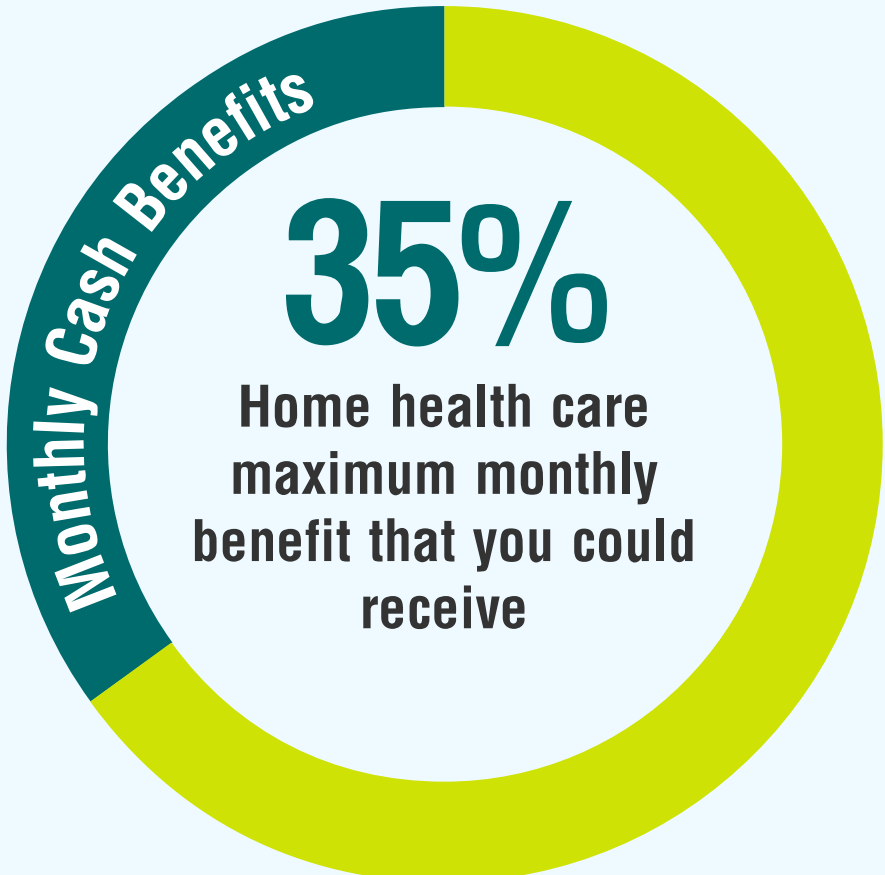
Care management

Restorative packages of care

InterRAI assessment tools

Referral management

# Zero day elimination period 8



**NO** Elimination Period Restrictions



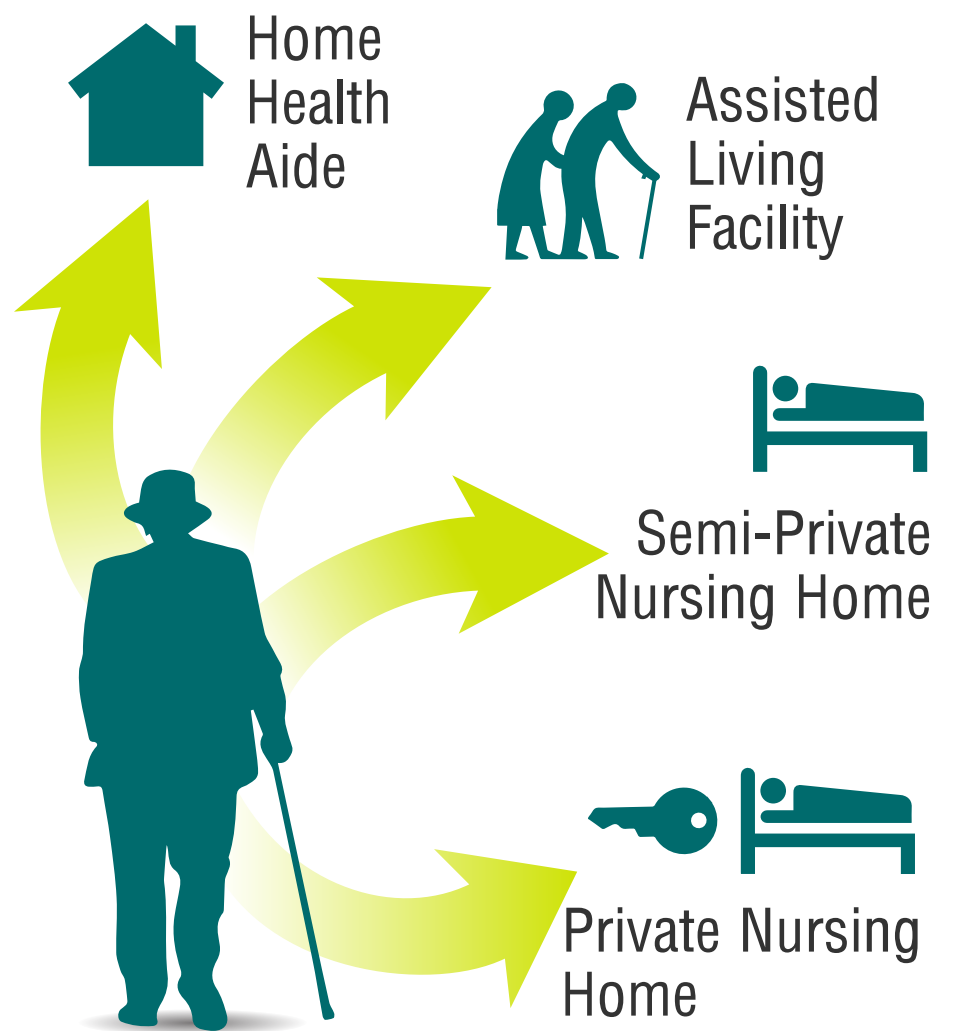
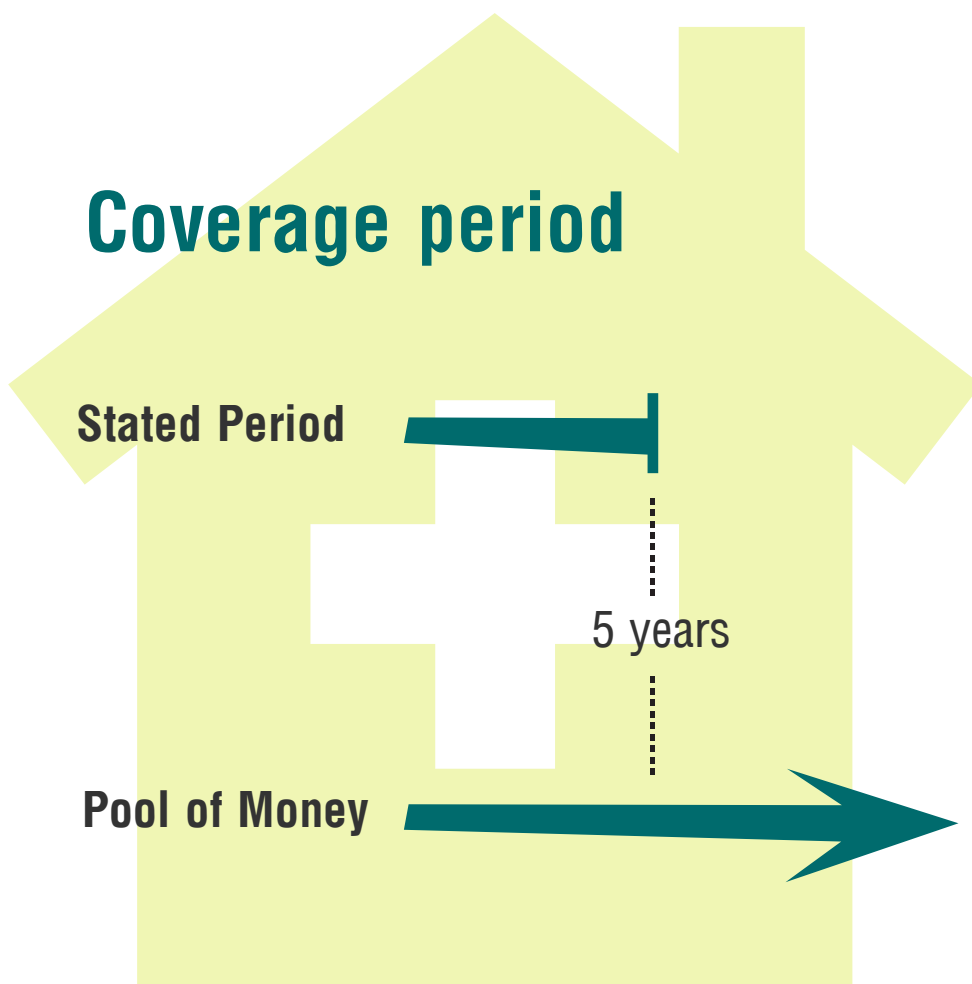
Average percentage of people who get **zero day** elimination period for home care in **2004**



**No elimination period** - you could get cash immediately when you become eligible

**9** Pool of money for maximized coverage

Comprehensive coverage for all levels of care **10**



## Resources

- <http://www.producersesource.com/featured-bottom-right/long-term-care-riders-you-need-to-know-sharedcare/?singlepage=1>
- [https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568\\_032213\\_Cost%20of%20Care\\_Final\\_nonsecure.pdf](https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568_032213_Cost%20of%20Care_Final_nonsecure.pdf)
- <http://www.businesswire.com/news/home/20091201005936/en/Study-Reports-Times-People-Receiving-Health-Care>
- [https://longtermcare.genworth.com/comweb/consumer/pdfs/long\\_term\\_care/Cost\\_Of\\_Care\\_Survey.pdf](https://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf)
- [http://s3.amazonaws.com/zanran\\_storage/www.genre.com/ContentPages/18893943.pdf#page=17](http://s3.amazonaws.com/zanran_storage/www.genre.com/ContentPages/18893943.pdf#page=17)
- <http://www.multivu.com/assets/54344/documents/2012-Cost-of-Care-Survey-original.pdf>
- <http://www.aaltci.org/long-term-care-insurance/learning-center/company-ratings.php>
- <http://www.bankrate.com/finance/news/long-term-care-insurance-lingo-to-know.aspx>
- <http://www.hardingharding.com/forms/All%20Plans%20Are%20Not%20the%20Same.pdf>
- [https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/coc\\_11.pdf](https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/coc_11.pdf)
- <http://www.investopedia.com/ask/answers/09/monthly-vs-daily-benefit.asp>
- <https://www.genworth.com/about-us/company-ratings.html>
- <http://www.nursemaude.org.nz/care-coordination>

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