

LTCIF 2010 FORUM AGENDA

May 5 – 7, 2010 Tampa, FL

Session	Time	Speakers/Presenter (click name to read bio)	Description of Session
WEDNESDAY. May 5th			
Registration	1:00pm-5:00pm	Bayshore Boardroom	
Early Bird-Underwriting	3:00 pm-5:00 pm	Patty Sifuentes, New York Life LTC	This is an open forum that includes topics of interest for underwriting.
Early Bird- Claims	3:00 pm-5:00 pm	Renee Roberti-Klemenok, Genworth	This is an open forum that included topics of interest for claims.
Welcome Reception/Dinner	6:30 pm-9:00 pm	Poolside @ The Tampa Marriott Waterside Hotel	
THURSDAY May 6th			
President's Welcome	8:00 am-8:15 am	Stephen Serfass	
Vision Sensory Impairments Presentation Available for download (pdf)	8:15am-9:45 am	Dr. Douglas Buxton , Medical Director of Buxton Eye Surgical Group in NYC	<ul style="list-style-type: none"> • Visual impairment in the elderly, the magnitude of the challenge. • Major causes of vision loss, the four most common causes associated with the aging process. • Functional impact and the risks of vision loss on the lives of older people, adaptive devices and technology.
Break	9:45am-10:00am		
Long Term Care Affair – The Underwriter & Agent	10:00am-11:00 am	Tom Young , New York Life LTC & Karen Pope , New York Life LTC	<ul style="list-style-type: none"> • Effective communication and tone of communication. • Effective use of Field Underwriting Guide.

			<ul style="list-style-type: none"> • Obtaining signed forms/unanswered questions. • Importance of Field training – making and keeping an appointment vs walking away from an obvious decline. • Significance of a client previously declined for LTCI. • Appeal process – the consideration of a rating or benefit reduction in lieu of a decline....can the additional premium be collected and policy placed? Is this a viable alternative? • Visitation of agent to underwriting shop and underwriter to field exposure.
The Latest Trends in Alzheimer’s Research <u>Presentation Available for download (pdf)</u>	11:00pm-12:00pm	<u>Dr. Dale Bredesen</u> , Buck Institute for Age Research	<ul style="list-style-type: none"> • The latest trends on Alzheimer’s research.
Lunch	12:00pm-1:00pm		
The Ups & Downs of Obesity <u>Presentation Available for download (pdf)</u>	1:00pm-2:30pm	<u>Dr. Bruce Margolis</u> , Genworth & <u>Dr. Stephen Holland</u> , Univita Health	<ul style="list-style-type: none"> • Epidemiology • Impact on LTCI Claims • Approaches to Weight Loss Surgeries • Be prepared to weigh in on this heavy subject!
Break	2:30pm-2:45pm		
Lifeplans Claim Survey	2:45pm-3:30pm	<u>Jessica Miller</u> , Lifeplans	<ul style="list-style-type: none"> • In part, due to the NY Times article on claim denial rates and subsequent Congressional Hearings, the government sponsored a study performed by Lifeplans. This session will discuss the aggregate of the

			<p>findings of this study.</p> <ul style="list-style-type: none"> • The target of the study was an empirical review of claim decisions of the major LTCI carriers that were rendered in 2007 and 2008. • Lifeplans applied the claim decision criteria of each carrier to determine the level of agreement between the carrier adjudicator and independent reviewer.
The Challenges of Independent Providers & Informal Care	3:30pm-4:30pm	Angie Forsell , Univita & Roger Desjardins , New York Life LTC	<ul style="list-style-type: none"> • Provide an overview of the challenges experienced by carriers in the management of claims for care by independent or informal caregivers. This will include group activities to exchange a range of approaches to ensure claimant safety while adhering to plan language and intent. • Does the plan language support approval or denial of unlicensed caregivers? • Is the provider exploiting the claimant and what do we do if we think the claimant is at risk? • Is there fraud?
FRIDAY May 7th			
“The Price is Right” – The Privacy Edition	8:30am-9:45 am	Stephen Serfass , Drinker, Biddle & Reath, LLP Justin Hixson, Associate General Counsel, Met Life	<ul style="list-style-type: none"> • An overview of foundational privacy issues. • The latest developments in the law. • Ways to mitigate risk facing your company concerning privacy

			<p>breaches.</p> <ul style="list-style-type: none"> • A presentation of real world case studies in a fun game-show format.
Break	9:45am-10:00am		
Mock Trial of a LTCI Coverage Dispute	10:00am-11:30am	Mike Rafalko , Drinker, Biddle & Reath, LLP and Karen Smyth, Prudential Aaron Ball , Genworth General Counsel	<ul style="list-style-type: none"> • Trial of a LTCI coverage dispute.
Wrap Up	11:30am-12:00pm		

04/21/10