

LTCIF – Your key for entry into the 21st Century

THE FORUM WEBPAGE

Thanks to Jimmy Maher (MIB) and his co-workers, the LTCIF webpage is near completion.

The LTCIF site will not just be another link out there in cyberspace, but the one place to go for anyone working in the long term care industry.

The site entry point will be consumer oriented and will include:

- What is LTCIF
- Member company links
- How to become a member
- Conference information

A member's only section will be password only accessible. **Your membership will open the door to:**

- The LTC Digest
- Member List *see below
- Claims Page
- Underwriting Page
- Provider Page
- Career Opportunities
- Relevant Articles
- Continuing Education
- Legislative Updates
- Ask the expert

* Some members may prefer to remain anonymous or may have reasons to avoid showing up on any lists. All new members and renewing members will be asked to indicate OK TO LIST or DO NOT LIST.

Current members are asked to indicate their preference by contacting Pat Orford at: porford@unitrin.com

phone: 913-722-1000 x 200

fax: 913-722-3567

or

Check the appropriate box on the "clip off" on the back cover.

You mean you haven't joined yet?.....

- Do you really have the time to search the journals for details on that latest bit of industry news you recently heard about?
- Don't you wish you had your own personal expert who could answer every single question on a multitude of subjects?
- Do you ever wonder how you will accrue enough continuing education credits in time to recertify?

Your LTCIF membership will allow you access to our webpage, where you will find the answers to all your queries and questions.

Put your name on our growing list of members:

- Aegon LTC Division
- American Express/IDS Life
- American Travellers (Conseco)
- American Fidelity & Liberty
- AIG Life Companies
- Continental General
- Equitable Life & Casualty
- Fortis LTC
- Great Republic Life
- Guarantee Trust Life
- Kanawha Insurance
- Long Term Care Group
- Lincoln National Re
- Mutual of Omaha
- Mutual Protective/Meilico Life
- Munich American Reassurance
- Northwestern Mutual Life
- NYlife
- Pioneer Life
- Pyramid Life
- Swiss Re
- Trustmark Insurance
- Westcoast Life

In addition, many service providers have already joined LTCIF.

Links to LTC Insurance Information

Below are some excellent links for insurance information in general, and long term care in specific:

- elderweb.com has developed a page with legislative activity, specific to individual States.
- mrltc.com
- alzheimers.com
- ontherisk.org

IN THE NEWS.....

Middle Aged Begins at 60 -

Living beyond 120 may be the average life expectancy of a healthy young baby boomer, according to Donald Ray Haas who was a speaker at the 1999 Society of Financial Services Professional's national conference.

In discussing the concept of "longevity risk," he projects that half of the boomers buying financial services today could live past age 120. (National Underwriter, Oct. 25-1999; p4)

LTC Plans Enhance Family Care –

according to a study at LifePlans Inc. The researchers found the disabled elderly received better care from their family and friends when an existing long term care insurance policy paid for home care

It was previously believed that family and friends would relinquish all responsibility to the professional caregiver. However this study revealed that the respite given to the family and friends, gave them more time to spend "talking, reading out loud and simply enjoying their loved ones."

The results showed that "half of the elderly LTC insurance claimants and half of the informal caregivers agreed the private home care benefits were essential to keeping the claimants in their own homes and out of institutions." (National Underwriter, Sept 6, 1999)

IN THE NEWS (continued).....

Researchers find enzyme associated with Alzheimer's

From Medical Correspondent [Eileen O'Connor](#)

According to an article published in the Journal Science, one of two enzymes believed to be linked to the production of protein plaques in the brain associated with Alzheimer's disease, has been identified.

The neurological degeneration found in Alzheimer's patients is thought to be a result of these plaques which kill neurons.

One expert at the National Institute on Aging cautioned that there are several theories as to how to inhibit the production of the protein plaques in the brain associated with Alzheimer's.

Scientists involved in the report said there is no guarantee that inhibiting the production of the enzymes will inhibit the production of the protein plaques. (www.CNN.com)

Alzheimer's vaccine seen as treatment, not cure

July 8, 1999

Web posted at: 11:31 a.m. EDT (1531 GMT)

"An experimental vaccine which prevents or reduces the buildup of plaque in the brains of mice could potentially be used to treat or even prevent Alzheimer's disease.

It is uncertain whether the treatment will work in humans, but Elan Corp., the Irish pharmaceutical company that developed the vaccine, hopes to get U.S. government permission to begin testing it on people later this year."

EDITOR'S CORNER

CARE COORDINATION: How does it work? How does it help?

The story of Ezra Park shows how this benefit can have very positive outcomes.

Ezra Park was frantic. The woman who had taken care of him for over sixty years and raised their three children was now the one needing the care. She fell frequently, had a tremor in her hands that kept her from getting dressed by herself and most recently, had started having problems being able to control her bladder. The doctor said something about a "motor-neuron disease" but all Ezra knew was that he was exhausted from trying to take care of her, cook what few things he knew how to cook and keep the house picked up. Ezra was afraid to leave Willie alone. And the yard ... it was just a forgotten thought. What in the world was he going to do?

Fortunately, Ezra and Willie Park had purchased a long term care insurance policy with a benefit that would address these seemingly overwhelming problems. The policy included care coordination - the answer for many long term care policyholders with situations similar to Ezra's.

A customized, comprehensive plan to meet the care needs of an individual, care coordination begins with a face-to-face interview and assessment. The case manager, in collaboration with the treating physician, treatment team, insured and family, devises a plan of care. The plan addresses the direct care needs of the insured while also identifying associated issues that may affect family dynamics and stability.

The case manager acts as a conductor in orchestrating the care plan and assuring all aspects of the physician's prescribed care are met. The case manager identifies appropriate providers in the area, may negotiate cost effective reimbursement while preventing duplication of services and assures the quality of care provided. Engaging available

(Care Coordination con't)

community services may also be included in the case manager's role. Occasionally, more than one payor may be involved in the same care plan. The case manager has the expertise to identify the various methods of reimbursement and synchronize the efforts for a synergistic result.

The greatest role for the case manager is to educate the insured and family of available benefits, appropriate providers and how both can be combined to meet the objectives of the physician's care plan recommendations.

Acting as an advocate of the insured, the case manager assists in facilitating a return to maximum independence by following the insured's progress along the full continuum of care. Once qualification for benefits has been established, the physician's care plan is implemented. The care plan is customized to the individual needs of the insured. The case manager may make referrals to community resources to enhance and complement the care plan, thus providing a comprehensive and orchestrated plan of care that addresses all areas of need and encourages both insured and family participation.

How did care coordination help Ezra? Ezra contacted the claims office with a request for assistance. Once the claims department nurse care advisor became aware of Ezra's situation a case management company was contacted to begin the evaluation process.

Following the initial assessment the case manager made recommendations for meeting Willie's needs by utilizing her physician's plan of care, obtaining input from the treatment team, combining available long term care benefits and researching community resources.

Vendors were contacted, evaluations completed, costs determined and negotiated and services implemented. For Willie that included a Home Health Aide to assist with ADLs while also providing some light housekeeping and meal preparation, including

(Care Coordination Continued)

the laundry. Community services were researched and accessed, such as the Office on Aging, Handicap Transportation, Meals-On-Wheels and church and social group volunteer services. Also, services available through other payors were coordinated to compliment the final plan. All of these resources were orchestrated to provide the most comprehensive care available for Willie. Frequent reports from the case manager to the Claims Department assured updated information was always available during the claims payment process. Ezra was free to leave the house for shopping and errands, even work in the yard. Best of all, he knew the freedom of not worrying about his dear Willie.

Pro-tem COMMITTEE CHAIRS

Organization	Norm Kono
Sec'y/Treas	Geralyn Barbato
Year 2000 Meeting Program	Steve Rowley
Year 2000 Meeting Site	Betty Bennion
Membership	Pat Orford
Publicity	Dan Bacon
Surveys	Ganesh Nandy
Communication	Sandy Mandell
Claims	Sharon Reed
Webmaster	Jimmy Maher
Site, 2001	L☺ ☺ KING for a volunteer

****LOOKING FOR A VOLUNTEER TO HELP WITH CEU CREDITS****

Interested? E-mail Sandy Mandell at DMC1118@aol.com or call at 973-882-3512 x 12

*******CALL FOR ARTICLES*******

Please submit all articles to:

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Or E-mail to: DMC1118@aol.com

Or fax to: 973-808-0353

For more information, call 973-882-3512

Please include a daytime phone number

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MISSION STATEMENT

The Long Term Care International Forum is a voluntary, not-for-profit organization whose purpose is: to promote efficiency, effectiveness and high standards of performance in long term care insurance; to provide a forum for research, education, personal development and the exchange of ideas relating to various aspects of long term care administration. Discussion or actions in restraint of free trade or in violation of federal antitrust laws are forbidden.

Membership shall be open to all persons, corporations or organizations dedicated to the purpose of the association.

POLICY STATEMENT OF ANTI-TRUST COMPLIANCE

The LTCI Forum is open to any and all companies or persons interested in the advancement of administration, claims and underwriting knowledge of long term care insurance. Under no circumstances shall any meeting, formal or informal, of any conference participants or attendees be used as a forum for representatives of competing companies to reach any understanding whatsoever about the pricing of specific products, whether particular products should be marketed to the public, or term on which products are marketed. By your membership, you agree to follow both the letter and spirit of anti-trust laws which prohibit any activities that might lessen or tend to lessen desirable competition among insurance companies.

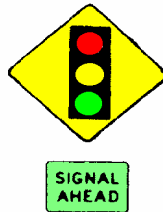
LTCIF wishes you and your family a happy, healthy and prosperous holiday season !

with your submission.	
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JUST FOR FUN!

Did you ever wonder why.....

The sign says "walk/don't walk" instead of "go/don't go"



PUT ME ON YOUR MAILING LIST!!

Clip and return by fax to: 913-722-3567
Or mail to: Pat Orford
Pyramid Life Insurance Co.
Asst. Vice President, Underwriting
6201 Johnson Drive
Mission, KS 66202

Name _____

Company _____

Address _____

Phone _____ Fax _____ e-mail _____

Areas of interest _____

I prefer to get the newsletter via e-mail

OK to list in the LTCIF webpage

I prefer to get the newsletter via snail mail

DO NOT LIST in the LTCIF webpage
