



A Berkshire Hathaway Company

Managing A Plan of Care

LTCIF Forum

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OBJECTIVE AND TAKE AWAY

- **OBJECTIVE**
 - **UNDERSTAND THE DIFFERENT POC APPROACHES AND THE VALUE THEY PROVIDE IN MANAGING BENEFITS**
- **TAKE AWAY**
 - **IDENTIFY WHICH POC APPROACH SUPPORTS YOUR CLAIMS MANAGEMENT OBJECTIVES FOR MANAGING THE LTC PRODUCT LINE**



POC APPROACHES

- **BENEFIT BASED**
 - **PLAN INCLUDES SERVICES PROVIDED SPECIFIC TO THE BENEFIT TYPE BEING CLAIMED**
- **NEEDS BASED**
 - **PLAN IS HOLISTIC AND PROVIDES FOR ASSISTANCE IN ALL AREAS IMPACTING THE FUNCTIONAL AND COGNITIVE ABILITIES OF THE INSURED**



BENEFIT BASED POC

PLAN INCLUDES SERVICES PROVIDED SPECIFIC TO THE BENEFIT TYPE BEING CLAIMED

- WHAT ARE THE COMPONENTS OF THIS POC?
- WHAT IS THE HEALTH CARE PROFESSIONAL'S ROLE?
- WHAT IS THE POLICYHOLDER'S ROLE?
- WHAT IS THE INSURER'S ROLE?



NEEDS BASED POC

PLAN IS HOLISTIC AND PROVIDES FOR ASSISTANCE IN ALL AREAS IMPACTING FUNCTIONAL AND COGNITIVE ABILITIES

- **WHAT ARE THE COMPONENTS OF THIS POC?**
- **WHAT IS THE HEALTH CARE PROFESSIONAL'S ROLE?**
- **WHAT IS THE POLICYHOLDER'S ROLE?**
- **WHAT IS THE INSURER'S ROLE?**



WHICH APPROACH DESCRIBES YOUR CLAIM MANAGEMENT?



VALUE DRIVERS

- **HOW DOES EACH APPROACH PROVIDE VALUE TO STAKEHOLDERS?**
 - **AGENTS**
 - **POLICYHOLDERS**
 - **INSURER**



THANK YOU

