



## Reining in claims costs while delivering outstanding customer service – Lessons learned from the frontline

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# Today's discussion

- What front-line?
- Policyholder perspective
- LTCI front-line concerns
- Lessons learned



- The following are selected slides from the presentation
- If you are interested in learning more about the presentation or about CareScout, please contact Julie Norris at [jnorris@carescout.com](mailto:jnorris@carescout.com)



# Policyholders' two most important concerns about providers



Quality

and

Cost



# Where can consumers turn for information on provider quality?



Providers' website and brochures



CMS – Medicare.gov



State websites, e.g., NY



Businesses/ vendors

## What you would find:

- Glossy pictures
- Virtual tours
- Facility history
- Service listing

- Some comparative info on NH, HH
- No info on ALFs
- Limited indicators based on different characteristics

- Some may have provider directories
- May have quality info beyond Medicare.gov offering
- Some may have complaint info
- Some may offer ALF info

- Objective quality ratings
- Multiple provider types
- Detailed reports
- Option of skilled telephonic/personal assistance (e.g., RN)
- Charge for information



# ... And assistance with reducing cost of care



Providers' website and brochures

- None



CMS – Medicare.gov

- None



State websites, e.g., NY

- None



Businesses/ vendors

- Discounts on cost of care
- Available for multiple provider types

**What you would find:**