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# The Journey

## Building a Claim Management Program

- What do LTC insurers wish for?
- Why do LTC insurers think they can't?
- What do LTC insurers already possess?
- How can LTC insurers do it?

# Over the Rainbow

## What We Wish For

- Tools
- Permission
- Exoneration

# Tools - Why We Can't

- Industry hasn't developed them
- No empirical data to support them
- Too many what if's
- No one else is doing it

# Permission – Why We Can't

- Policyholder
  - I didn't sign up with you
- Agent
  - They won't sign up with you
- DOI
  - We won't let anyone sign up with you

# Exoneration – Why We Can't

- Liability
- Senior Management
- Public Opinion

# Tools – Why We Can

- We are the industry
- We have the data
- We know the basic tenets of claim management
- Our inaction compounds LTC's fragile financial margins

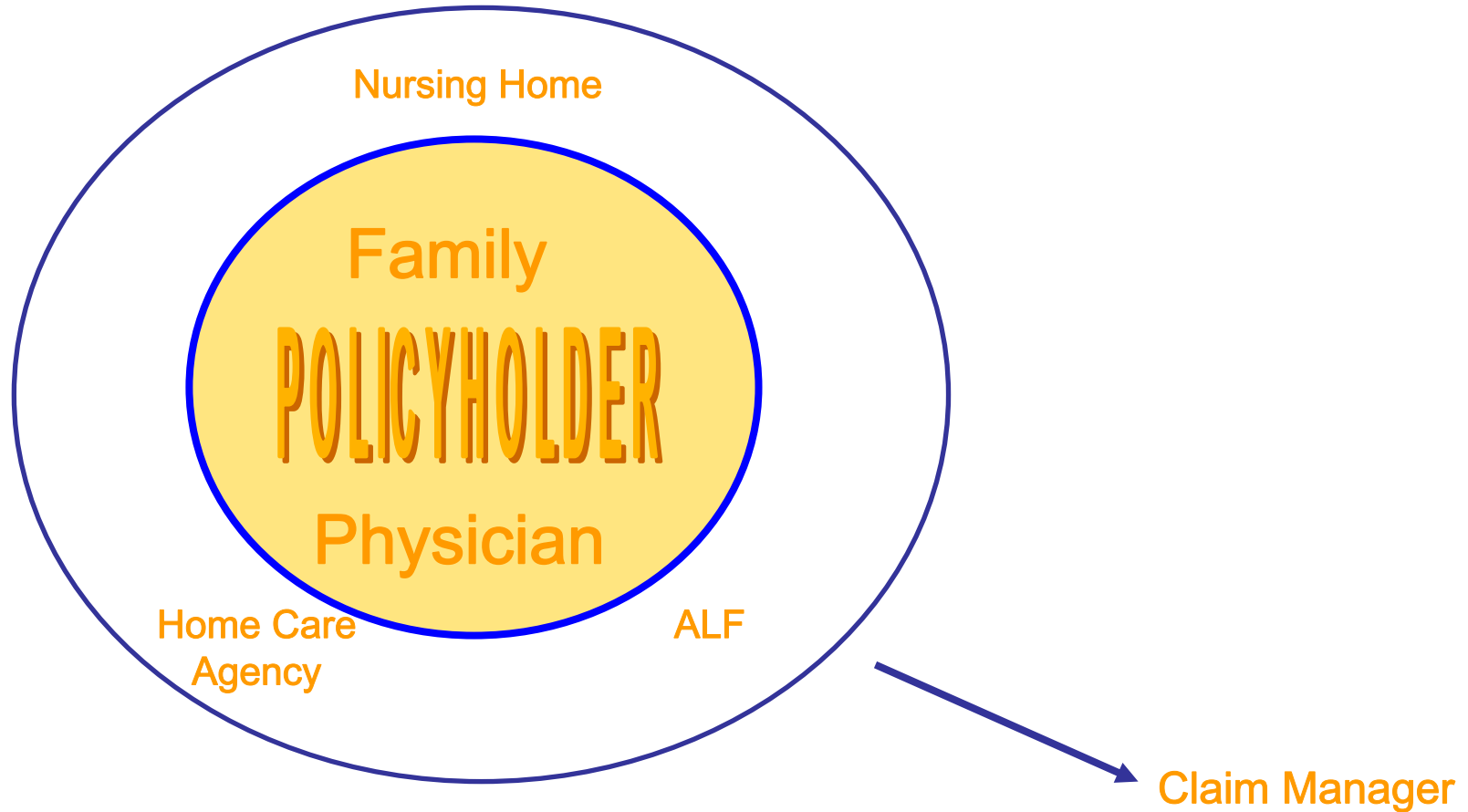
# Permission – Why We Can

- Improves quality of life for our policyholders.
- Is within the scope of benefit management
- Protects our stakeholders

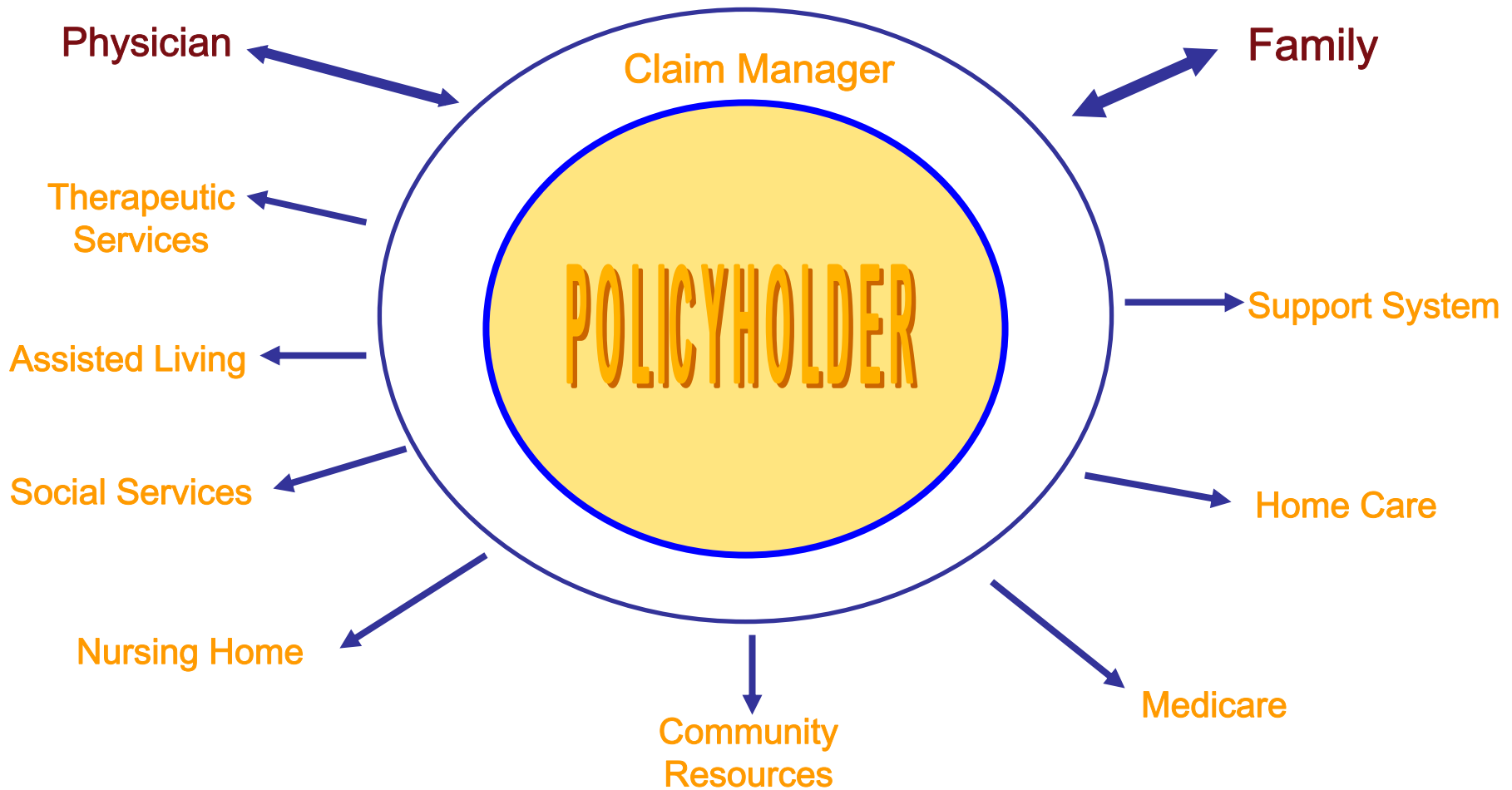
# Exoneration – Why We Can

- Claim management programs provide disciplined objective decision making
- Claim management programs support stability of the policy
- Fiduciary responsibility

# How We Will Do It – Move Away From Today



# How We Will Do It Tomorrow



# Tools – How We Will Do It

- **Establish Program's Goal**

Identify and coordinate care and service that promotes improved functional status, safety, and health of our policyholders by using the following to manage eligible claims:

- the right services
- in the right setting
- at the right cost

# Tools - How We Will Do It

- **Establish Program's Objectives**
  - Provide a well-defined and accessible point of entry to access long-term care benefits.
  - Make service decisions with input from the claimant and the claimant's family, utilizing a multi-disciplinary approach and comprehensive assessments, regardless of payment source.
  - Provide services in the least restrictive setting designed to meet the individual needs of the functionally and/or cognitively impaired claimant.

# Tools - How We Will Do It

- **Establish Program's Objectives**
  - Provide services that fall within the policy's benefits by maximizing the utilization of available resources.
  - Augment, not replace, family members and other informal support systems currently involved with the claimant's care.
  - Provide services that minimize identified threats to the claimant's safety and health.

# Tools - How We Will Do It

- **Establish Program's Objectives**
  - Provide a process for identifying and utilizing cost effective alternatives that promote independence.
  - Provide a process for accessing and managing home and community-based services.
  - Provide a process to determine if services provided remain appropriate.

# Permission - How We Will Do It

- **The Claim Management Program :**
  - Supports a policyholder centric plan of care.
  - Provides the appropriate level, frequency, and site of LTC services.
  - Regardless of who pays for it.

# Exoneration - How We Will Do It

- **Establish an interdepartmental Quality Assurance Program that:**
  - Ensures that the outcomes of your Claim Management Program meet its goals and objectives.
  - Ensures that benefits provided to the policyholder meet the insurer's obligations under the policy.

# Conclusion

We already possess that which we most desire...  
the brains, heart, and courage to manage claims  
and produce positive outcome for our insureds.

*Questions ?*