



President's Corner

By Margaret Czellecz

Seems like only yesterday, we were in Miami—beautiful weather, excellent venue, gorgeous location, only to be topped by an awesome conference! The 2012 LTCIF annual meeting was held in May in Miami with over 75 attendees from over 30 companies. The Epic Hotel and the city of Miami were great hosts. Our program committee outdid themselves this year providing us with thought provoking but entertaining sessions. There was a good balance between medical topics including movement disorders, joint replacements and valvular heart disease with issues facing all LTC carriers such as genetic testing, risks factors for the younger applicant and SIU investigations. Thanks to all the moderators and presenters. You know you've done a fantastic job when the reviews include "Bring this tag team back!" to "Excellent discussion, can't wait for Round 3!" to "Great audience participation". Please check out the LTCIF website for copies of the presentations.

Our teleconference committee completed the year with Home Technology Trends for the Future by Dan Stone and Reinstatements by Loretta Jacobs. These sessions are a great way for our members to have access to quality speakers at little or no cost. Over 100 parties have called in to these informative presentations. The teleconference committee will be providing sessions throughout 2012 and into 2013. Keep a look out for a meeting invite for

our next teleconference where MassMutual's Medical Director David W. Lovejoy, Psy.D., will discuss Vascular Contributions to Cognitive Impairment.

Kudos to our many sponsors who keep our annual meeting and teleconferences affordable! This year we had 14 sponsors—please refer to the LTCIF website for a listing of all the companies who continue to support us financially. Thanks again for all your help.

Please consider joining the Program Committee or the Teleconference Committee. Both committees have openings and need your help. In order to provide you with three teleconferences this year and a superior program for our annual meeting, we need your talents and time. A blast e-mail went out last month and I can't urge you enough to get involved. We are at a critical juncture right now to continue our success.

As you can see, our organization is in excellent shape. This is truly because of the commitment of our sponsors and your commitment to participate and attend our teleconferences and our annual meeting. Let's keep this momentum. Save the date—our next LTCIF will be held in New Orleans at the JW Marriott from May 8-10, 2013. On behalf of the LTCIF Board of Directors and offices, I look forward to seeing you there.

Highlights from the 2012 LTCIF Conference:

Valvular Heart Disease:

Dr. Vincent Friedewald, MD from Argus One Systems, Inc. provided an educational overview of several cardiac valve diseases including aortic valve disease and stenosis, aortic regurgitation and insufficiency, mitral regurgitation, and mitral stenosis. The information included symptoms and risk factors for each condition as well as the type of treatment that might be expected.

Lining Up for Joint Replacement:

This was an interactive session to discuss the impact of joint replacement (knee) on LTCi claims. A high level overview of the osteoarthritis and degenerative joint disease process and the impact to knees was provided to the group but the session focused on a particular claim profile and the discussion centered on the important factors for underwriters to consider when reviewing requirements like build and other co-morbid; the claim process, setting expectations and managing the claim process; and how to interpret physical therapy notes.

Genetic Testing:

The objective of this session was to bring awareness of genetic testing through case studies and discussion of family history. There were examples provided regarding the genetic risk of Huntington's disease, Alzheimer's disease, and breast cancer. The legal components were referenced as well during the discussion with audience participation.

Evaluation of Movement Disorders:

Dr. Bryan Yanaga, Medical Director at Bankers Life and Casualty, provided an overview of Parkinson's disease as well as differentiating a tremor from other medical conditions and an essential tremor. Dr. Yanaga identified the similarities and the differences between Parkinson's and an essential tremor to assist the underwriter in evaluating the overall risk.

Dr. Stephen Holland, Chief Medical Officer at Univita, provided an overview of statistics regarding claims for neurodegenerative disorders in Long Term Care Insurance. The information included a clinical profile of all paid claims for neurological disorders as compared to other diagnoses, the location of care, and a comparison of life expectancies. Dr. Holland also discussed the

spectrum of benefit eligibility and potential opportunities to manage the claim duration and possible claim closure.

Boomers and Below:

This session offered an opportunity for audience participation and discussion regarding some of the underwriting challenges with the younger population applying for Long Term Care Insurance. The discussion included underwriting challenges and risks from both an underwriting and claims perspective. This is still an area that will continue to require review and assessment of the best way to process these applicants/claimants.

The Doctor's Challenge:

Dr. Bruce Margolis, Medical Director at Genworth, Dr. Dan Elliott, Medical Director at Univita, Dr. Sheila MacDonnell, Medical Director at John Hancock, and Dr. Deborah VanDommelen, Assistant Medical Director at Northwestern Mutual, shared their expertise with real case studies for both underwriting and claims. The audience had an opportunity to participate and ask questions.

LTC Police Academy: Navigating Contestable Claims, SIU Investigations and Related Land mines:

There were a series of real life contestable claim case studies presented for the audience to review and determine the best actions to take in each of the cases presented. The task in each case was to identify the issues, consider SIU involvement and surveillance, as well as consider rescission and litigation avoidance. The audience was very engaged in making the right decisions and earning a 'promotion' in the policy academy.

A Brain Mystery - Neurodegenerative Disorders:

This session provided an overview of the most common mental health disorders in the aging population - delirium, dementia, and depression and the differences between them.

Dr. Stephen Holland reviewed the types and prevalence of neurodegenerative disorders in claims, including statistics regarding the risk pool disability profile, setting of care, and claims costs. Some of the conclusions are that neurodegenerative disorders are uncommon conditions that have a significant impact on LTCi expenditures and they are a challenge to adjudicate and actively manage.

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 terms 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.

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We're going to...



Save the Date

Join us in New Orleans May 8 through May 10 for the 2013 Long Term Care International Forum. For more information, click [here](#).