



COMMON LTC TERMS & RESOURCES

Insurance terminology can be confusing, repetitive and unclear. Take a look at these common terms to become more comfortable as you make decisions about your care.

Activities of daily living (ADLs)

These six basic tasks are required to function in everyday life. If someone is unable to perform two or more of these functions, he or she may require assistance.

- Bathing
- Continence
- Dressing
- Eating
- Toileting
- Transferring

Adult daycare

A structured program for individuals who need LTC, adult daycare is a helpful and supportive option for people who continue to live at home and need company, activities and assistance during the day while caregivers work. An adult daycare center can meet participants' health, nutritional, social and spiritual needs. While the setting is nonresidential, the staff are professionals who are equipped and trained to respond to the needs of older adults.

Caregiver

Someone who helps another person accomplish basic everyday activities due to an illness, injury or cognitive impairment. A caregiver may be a friend, family member or paid professional.

Claimant

In insurance terms, the claimant is the insured person who is receiving long-term care services and filing a claim for benefits.

Cognitive impairment

A gradual or sudden decrease in a person's ability to think and reason. Generally, one or more of the following areas are affected: short- and long-term memory; awareness of people, place and time; reasoning and judgment. Examples of cognitive impairment include dementia and Alzheimer's disease.

Daily benefit

A long-term care insurance plan will pay a maximum amount, called a daily benefit, in a single day.

Elimination period (also called the waiting period)

The elimination period on a long-term care policy is like a deductible. Before benefits are paid out, the insured will pay his or her long-term care costs for a set number of days. The elimination period may go by calendar days or service dates; refer to your long-term care policy for details.

Home health aide

A trained, certified professional who can be hired to visit individuals in their own home to provide help with the activities of daily living.

Home healthcare

Medical and non-medical professional or personal care services provided at home. Home healthcare can include several types therapy, such as occupational, physical, respiratory and speech therapy, as well as custodial and/or nursing care.

Home modification

Updating a house to make it more functional for the resident. In the case of an older adult, home modifications may include installing a wheelchair ramp, walk-in tub and grab bars.

Homemaker services

Nonmedical, nominal support services provided by a professional or volunteer that can help an older adult remain at home. Homemaker services may include meal prep, laundry, cleaning and supervising self-administration of medicine.

Hospice care

At or near the end of life, hospice care is provided by professional medical staff to help make the individual physically, emotionally and spiritually comfortable.

Monthly benefit

The maximum amount a long-term care insurance policy will pay in a single month.

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Long-term care (LTC)

Personal care and medical services provided for an extended time to an individual who needs help with the activities of daily living or who needs supervision due to a severe cognitive impairment. Long-term care services can be provided at home or in a nursing home, assisted living facility or adult daycare center.

Plan of care

A formal plan tailored to meet an individual's needs with qualified long-term care services, prescribed by a licensed healthcare practitioner.

Policy

A legal contract written by the insurance company and issued to a policyholder or group sponsor to define the claims the company is required to pay.

Policyholder

The individual who has a legal, signed contract with the insurance provider.

Power of attorney (POA)

A legal document that grants authority for a person to make decisions on another's behalf. Such decisions may include matters related to medical treatment and living arrangements.

Resources

Eldercare Locator

1-800-677-1116

www.eldercare.gov

Information about community services and programs

National Association of Area Agencies on Aging

1-202-872-0888

www.n4a.org

Resources for older adults and people living with disabilities

American Speech-Language-Hearing Association Helpline

1-800-638-8255

www.asha.org

Referrals to audiologists and speech pathologists

Alliance of Claims Assistance Professionals

1-888-394-5163

www.claims.org

Services to help navigate insurance claim paperwork, denials and payments

The Corporation for National Service

1-800-942-2677

www.nationalservice.gov/programs/senior-corps

A federal agency that helps improve senior citizens' lives through local programs

Legal Counsel for the Elderly

1-202-434-2120

www.aarp.org/states/dc/LCE.html

An AARP program offering free legal and social services

The Hospice Directory

1-800-854-3402

www.hospicedirectory.org

Information, resources and assistance for locating hospice and end-of-life care

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