



## LTC Insurance and Claim Filing

Long Term Care (LTC) insurance pays for care that is not medical in nature. Health insurance companies, including Medicare, will not pay for home care or care in nursing homes if they deem services to be custodial<sup>1</sup>. Known as Activities of Daily Living (ADL), these services include dressing, bathing, eating, toileting, continence and transferring (actions such as getting out of bed and moving from one room to another).

LTC policyholders sometimes have trouble getting reimbursed by their insurance companies. However, you can ensure payment if you follow certain steps. First, obtain coverage by showing proof of need for

assistance with at least three ADLs. Next, activate the policy by contacting the insurance carrier and asking for claim forms. Once the forms arrive, route all attachments to doctors and caregivers so your application has proper supporting documents. Fill out every line on the form to the best of your knowledge, as missing information will delay payment or result in a denial. Follow up with the insurance company in about two weeks to ascertain that all paperwork is on file.

A claim may be denied because of incorrect information. Read the denial carefully, find the reason for refusal and follow up accordingly.

## Quote of the Quarter

"[Health Savings Accounts] and high-deductible plans are a flawed policy approach to making health care more affordable. They make things worse, not better. Instead of using the tax code to encourage people to purchase coverage that may be woefully inadequate, we should focus on providing comprehensive health care coverage to those most in need in the most cost-efficient way possible."

— Rep. Pete Stark (D-Calif.), at a May 14 hearing of the House Ways and Means Committee's Subcommittee on Health, which Stark chairs.

## The Life of an Appeal

Dennis, a resident of Norwalk, CT, has been fighting cancer for more than three years. Last year he learned about a radiosurgery procedure that could improve his chances of survival. The closest hospital where this surgery could be performed was in Westchester County,

New York. As the hospital was in-network, the insurance company approved the procedure.

The surgery was a success. But the insurance company processed the claim with out-of-network rules because the surgeon was not in its network. It paid only a portion of

the hospital bill, and Dennis ended up being responsible for the rest.

The hospital appealed to the insurance company, but the plea was rejected. Then Dennis appealed the decision to the insurance company. It also denied his claim.

Dennis contacted me,

and I filed the next level of appeal with the CT Commissioner of Insurance. It took us eight months and countless pages of documentation, emails, phone calls and more, but finally the hospital received its payment in full, plus a substantial amount in interest.

# Medicare Enrollment

Many people are confused about Medicare enrollment as there are too many rules and too many choices. One option is to choose traditional Medicare, a supplemental plan and a Medicare prescription plan.

Another option is to add employer retirement plans or veterans benefits to traditional Medicare.

A third choice is to enroll in a Medicare Advantage plan that includes a prescription benefit. Your claims will then be paid by

a payer such as an HMO<sup>2</sup> or a PPO<sup>3</sup>. This is a reasonable alternative if you are used to the rules of HMOs and are know how to navigate their systems.

Most people can enroll on or after the first day of the month of their 65th birthday. Delays in enrollment carry many penalties, so be sure to sign up within your specified timeframe.

Read more about Medicare and choices at [Medical Bills Assistance Forum](#).

## Remote Area Medical (RAM)

This topic is different from our regular news items, but it is important for readers to learn about RAM.

The Remote Area Medical Volunteer Corps is a non-profit, volunteer, airborne relief organization that provides free healthcare services in the United States and around the world. Volunteer doctors, nurses, pilots and support workers travel to specific areas at their own expense. There, they provide much needed medical, dental

and eye care for people who are uninsured or underinsured and cannot afford proper care.

Two things make this organization unique — 90% of the donations go directly to service programs and 60% of these programs are located in the United States.

RAM is my number one charity organization.

For more information, please visit RAM's website at [www.ramusa.org](http://www.ramusa.org).

## Legal Issues

Connecticut Attorney General Richard Blumenthal announced in May 2008 that his antitrust investigation had found serious flaws in the Infectious Diseases Society of America's (IDSA) process for its 2006 Lyme disease guidelines. The IDSA's guideline panel improperly ignored or minimized alternative

medical options and evidence about chronic Lyme disease. Furthermore, several panelists had conflicts of interest. The panel also blocked appointment of physicians with divergent views.

The IDSA agreed to reassess its guidelines with the help of an outside arbiter.

### Definitions:

<sup>1</sup>**Custodial:** Non-medical care; care by medical and/or other medical professional who assist individuals with activities of daily living.

<sup>2</sup>**HMO:** Health Maintenance Organization. Patients pay HMOs a monthly fee. HMOs, in turn, pay for medical care when patients use in-network providers.

<sup>3</sup>**PPO:** Preferred Provider Organization. Pays for medical care as it is received, in or out of network.

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