

the **GOOD LIFE**

Living healthy longer.

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As you grow older, you may find that you need assistance performing your activities of daily living. (See page 3 of this newsletter for descriptions of these activities.) Your policy may provide coverage for care provided in your home by a home health care agency, a private caregiver, and/or a family member.*

When you are selecting a caregiver, here are a few things to keep in mind:

You can receive care through a home health care agency, or hire a private caregiver directly. If you work with an agency, it will handle the administrative tasks associated with arranging for your care. An agency is responsible for

screening, hiring/firing, training and supervising the caregiver.

An agency will also handle billing for services, paying the caregiver, and paying employment taxes. If your regular caregivers are unavailable, the agency will provide a substitute caregiver. If you choose to hire a private caregiver or pay a family member to provide care, you will be responsible for handling these administrative tasks yourself.

Also, many policies require that the private or family member caregiver be pre-approved by your insurance company before the policy will cover care.

"Caregivers" continued on back cover.

**Not all policies provide for this coverage. Check your policy to see if private caregivers and/or family member caregivers are covered.*

PO Box 7066
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How soon can you expect a claim payment?

Regulations in most states require that claims are paid within 30 days after all necessary information is received. Penn Treaty processes 97% of all claim payments within 15 days of receipt of all completed information.

It takes an average of 35 to 45 days after a new claim is initiated to gather the necessary information from policyholders, medical providers and others to make an eligibility determination.

To expedite the process, it is important that all requested information be provided to us as soon as possible. Please be sure all forms are completed prior to submission. Incomplete forms may delay the determination. Once initial benefit eligibility is determined, subsequent payments under the same claim are typically processed more quickly.

Keep in mind that you need to incur and pay the expense for care provided before you submit your claim for reimbursement under the policy. We will periodically request proof of payment in the form of copies of the front and back of cancelled checks.

When you call us ...

Your privacy is important to us. Therefore, we will confirm your identity when you call, before we release any of your information. When you call Penn Treaty, please be prepared to provide your policy number, address and date of birth. If someone is calling on your behalf—such as a family member, caregiver, or facility— they will also need to provide your policy number, address and date of birth to confirm your identity.

To protect your privacy, we may only discuss your policy and claim information with you or with a person whom you specifically authorize. If you would like to authorize us to speak with someone, please complete a Policyholder Authorization to Release Information form, which gives Penn Treaty permission to provide information about your insurance policy and claim(s) to whomever you choose. This form is available in the “Forms” section of www.PennTreaty.com, or can be requested from Policyholder Services by calling 1-800-362-0700.

Explanation of Benefits statements

For each claim processed, you will receive an Explanation of Benefits statement showing charges submitted by you or your service provider(s). This statement can help you track the benefits paid on your claim.

We periodically mail customer satisfaction surveys to randomly selected policyholders. In 2016, 95% of survey respondents have said they are satisfied with Penn Treaty's service. If you receive a survey, please fill it out and let us know how we are doing.

What are Activities of Daily Living?

Your long-term care insurance policy may provide coverage for care to help you with your “Activities of Daily Living” (ADLs) and/or “Instrumental Activities of Daily Living” (IADLs). When you submit a claim for home health care, your caregivers will need to document the specific activities that they provide assistance with. General descriptions* of the ADLs and IADLs are:

ACTIVITIES OF DAILY LIVING (ADLs)

ADLs are basic activities that people must be able to perform to take care of themselves. ADLs include:

Eating – Getting food and drink from a container into one’s body, using fingers or utensils

Bathing – Turning on water faucets, setting water temperature and level, transferring into tub or shower, washing whole body, transferring out of the tub or shower, drying off completely, and emptying the tub

Dressing – Getting clothes from closets and drawers and putting them on, including dealing with fasteners, braces, and prostheses

Ambulating – Mobility inside and outside the house, moving from one location to another, either by walking or wheeling

Transferring – Moving oneself from one surface or position to another, such as from a bed to a chair, from a chair to another chair, or from a chair to a standing position

Toileting – Moving to the bathroom when necessary, arranging one’s clothes, transferring to the toilet, cleansing oneself, transferring off toilet, rearranging clothing, washing hands and moving out of the bathroom

Continence – Controlling one’s bowels and bladder

INSTRUMENTAL ACTIVITIES OF DAILY LIVING

IADLs are those activities a person must be able to perform to function independently in the community. IADLs include:

Meal preparation – Preparing food for human consumption, including cooking and cleanup

Shopping and travel – Using public or private transportation to purchase groceries, pick up prescriptions, and get to medical appointments

Light housekeeping – Maintaining a clean home living environment so your health safety and welfare are not jeopardized

Laundry – Washing, drying and storing your clothing, bed linens, and towels

Telephoning – Using the telephone to make calls

Handling money – Depositing/withdrawing funds at a financial institution, writing checks to pay bills, etc.

Medication management – Safely controlling, dispensing and/or administering medications prescribed by a physician in the proper dosages and at the proper times

**Please refer to your Policy for the specific definitions of ADLs and IADLs.*



“Penn Treaty” is the brand name for Penn Treaty Network America Insurance Company (In Rehabilitation) (*dba* Penn Treaty Network America Life Insurance Company in California) and/or its subsidiaries, American Network Insurance Company (In Rehabilitation) and American Independent Network Insurance Company of New York.

Penn Treaty
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 Allentown, PA 18105



ADDRESS SERVICE REQUESTED

“Caregivers” continued from front

Here are a few questions you might want to ask when selecting a caregiver:

- What are the fees for days, weekends, and evenings?
- What types of services are included in the fees?
- What type of general and specialized training did the caregiver receive?
- Where has the caregiver worked before, and what were their duties?
- Can the caregiver transfer someone to/from a wheelchair or into/from a car or bed?
- Is there anything in the description of the job that the caregiver is unable to do?

Thinking through these issues ahead of time will help you make decisions later about who you want to provide you with home care.

MOVING?

We want to keep you informed, so let us know if you’ve recently moved and/or changed your phone number.

Change-of-address forms can be obtained at www.PennTreaty.com in the “Forms” section.

Or, give us a call at 1-800-362-0700.