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Long-Term Care Claimants

TELL THEIR STORIES

by Joan Welch with Jan McFarland

When people think about needing long-term care, they often see a life without any possibilities. Fortunately, in many cases, that assumption could not be further from the truth. One thing that I've learned as a care coordinator is that long-term care situations can be successfully managed.

The claimants I speak with every day lead very full lives, thanks, in part, to the group long-term care insurance offered by their employers. Three in particular come to mind as examples of individuals who have made the most of their coverage in terms of using it through intelligent and conservative benefit utilization.

Kathy is 44 years old and needs long-term care as the result of an automobile accident. Having long-term care insurance has enabled Kathy to receive the level of care she needs at home to protect her family members from the potential burden of caregiving, since she does not need to depend on them to assist her with some of her more personal tasks.

Bill is also 44 years old, having become quadriplegic following a diving accident. Aside from the obvious financial advantages of having insurance to pay his long-term care expenses, Bill has been pleased with the support he receives from the care coordination program. It has been able to assist him in finding the help he needs so that he can continue to work full time, without unnecessary distractions.

Diane has been a long-time claimant and acknowledges that the insurance has made "a profound difference" in her life. She has managed her benefits conservatively, using them to supplement help received from friends and family. As a result, Diane's five-year lifetime maximum benefit, which is a pool of money, rather than a fixed time period, has lasted 14 years.

Looking to the future, all three individuals maintain a very positive outlook. Kathy is still working at the company that first offered the long-term care insurance. Her focus is to continue the exercise program she has undertaken so that she can stay as healthy as possible and even works out on a special bicycle for an hour a day, five days a

week. She describes the coverage as a "real blessing." She hopes that there may come a time when she can decrease the long-term care services she uses and maybe not need them at all.

Bill is also working full-time and lives in his own home, with the help of caregivers that help him prepare for work in the morning and lend him a hand getting ready for bed in the evening. He sees the quality of his life being much better than it would have been if circumstances had forced him into applying for Social Security disability. Long-term care insurance has supported his desire to remain a "contributing member of society" by helping him avoid dependence on the government program. One of Bill's goals is to make his benefits last as long as possible, so he is taking advantage of the discounted provider rates that he can access through the coverage.

Today, Diane is the busy mother of two young children. Her long-term care insurance has even enabled her to take family vacations, by paying for an aide to help with her care on trips to Wisconsin, Florida and even the Virgin Islands. She anticipates that her benefits will run out at some point next year. Even so, she retains her optimism and has already made contingent plans for her care, once the coverage is exhausted. When asked what she would say to employees considering the coverage, she says, "Young people don't think about long term care at all—until they need it" and thinks that more employers should offer the benefit.

The individuals who shared their stories are truly remarkable. Each one has overcome the challenges of living with long-term care and all three appreciate the access they had to long-term care insurance. All three are upbeat people who have refused to let their circumstances define them.

Kathy, Bill and Diane have used their group long-term care insurance benefits to help them continue to lead productive lives. The coverage has lifted much of the financial burden from their shoulders and decreased their dependence on loved ones. Anyone who questions the value of long-term care insurance should spend time with a claimant—it is the best way I know to see the difference this coverage can make in a person's life. ■

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