

LTCP DESIGNATION CURRICULUM

LIVE WORKSHOP

Book 3 - THE LONG TERM CARE INSURANCE PRODUCT

- The Role of LTC Insurance in A Senior Practice
- Evolution of the Long Term Care Insurance Product
- Evolution of the Long Term Care Insurance Product – Modern Products
- Benefit Qualification Criteria
- Benefit Qualification Criteria HIPAA Impact
- Long Term Care Services
- Other Types of Long Term Care Services
- Payment of Benefits
- Inflation Protection
- Additional Policy Provisions
- More Provisions to Consider
- Calculation of Premiums
- Payment Mode
- Introduction to Group LTC
- Group LTC – Designing the Offering
- Other LTC Oriented Insurance Products
- Public-Private Partnerships
- Other LTC Financing Products (Hybrid products & Pension Protection Act)
- The Future of LTC Products

NEW – Marketing Agenda

- Current Topics Update – Medicare and Medicaid
- Class Act
- LTC Insurance As A Planning Issue – An explanation of how to sell and market LTC as part of the planning process
 - The 3 key issues you must discuss with your clients
 - The 6 phases of the face-to-face interview – what to say and how

ON-LINE COURSES

Book #1 - LONG TERM CARE: UNDERSTANDING THE NEEDS & OPTIONS

- Introduction to the Aging Process
- What is Long Term Care?
- Who Provides Long Term Care?
- Who Pays for Long Term Care?
- Benefits & Limitations of Health Insurance Plans (POS, PPS, HMO)
- Benefits & Limitations of Medicare
- Benefits & Limitations of Medigap
- Benefits & Limitations of Medicaid
- Benefits & Limitations of Private Savings
- The Role of LTC Insurance
- Spreading the LTC Needs Message
 - Overcoming Misconceptions
 - Seminar Selling
 - Individual Approaches
- Policy Selection and Placement
 - Client Needs-Ethical Consideration
 - Factors to Consider
 - Understanding the Underwriting Process
 - Policy Delivery
- Post-Sale Service-Monitoring Needs
- Service During the Claims Process
- Summarizing Needs & Options

Book 2 - FINANCING LONG TERM CARE NEEDS

- A Closer Look at Ways of Paying for Long Term Care
- Reliance on Family Members
 - Changing Family Dynamics
 - Can Family Provide Needed Support?
- Government Programs vs. Private Alternatives
 - Recap of Medicare & Medicaid
 - Reliance: A Risky Strategy
 - Private Alternatives
- Annuities
 - Types of Plans
 - Benefit Options
 - Integrating Annuities into LTC Planning
 - Other Needs Satisfied
- Reverse Mortgages
 - Types of Plans
 - Benefit Options

- Integrating Reverse Mortgages into LTC Planning
 - Other Needs Satisfied by Reverse Mortgages
- Role of Other Savings Vehicles in Meeting LTC Needs
- Role of LTC Insurance in Meeting LTC Needs
- Advanced Concepts – Business Setting LTC Considerations
- Advanced Concepts – Gift & Estate Planning LTC Considerations
- Other Forms of Insurance as Ways of Dealing with LTC Needs
- Ethical Consideration
- Case Studies

Book 4 - LTC INSURANCE ADMINISTRATION & CLAIMS: OVERVIEW & HIPAA IMPACT

- Introduction
 - The Aging Process
 - Three LTC Product Models
 - Importance of Claims & Administration
- Pre-HIPAA LTC Insurance
 - Unclear Tax Status
 - Consumer Confusion
 - Insurer Benefit Trigger Decisions
- HIPAA
 - Legislative Background
 - Impact on Claims Management Process
- HIPAA Eligibility Criteria
 - ADLs
 - Katz's Index
 - Cognitive Impairment
- Definitional Issues: Substance Abuse
- Electronic Claims Submission
 - Privacy Issues
 - Administrative Simplification