

## Long-Term Care Insurance Policy Checklist



What services are covered?

- Skilled care
- Intermediate care
- Custodial care
- Home health care
- Other care

How much does the policy pay per day for:

Skilled care   
Home health care   
Intermediate care   
Custodial care   
Other care

Does the policy offer a means for increasing benefits to account for expected future costs?  
If so, how? Is there an additional premium?

Does the policy have a maximum lifetime benefit? If so, what is it?

Nursing home   
Home health care

Does the policy have a maximum length of coverage per "spell of illness" or maximum benefit period? If so, what is it?

Nursing home   
Home health care

How long do I have to wait before pre-existing conditions are covered?

How long do I have to pay, out of pocket, before the policy benefits begin? (This amount of time is known as "the waiting period.")

Does the policy require:

- Physician certificate of need
- A functional assessment
- A prior hospital stay for a nursing home or home health care
- A prior nursing home stay for home health care
- Other

Can the policy be canceled?

Will the policy cover you if you move to another area?

What is the age range for enrollment?

What does the policy cost? Per month? Per year?

