



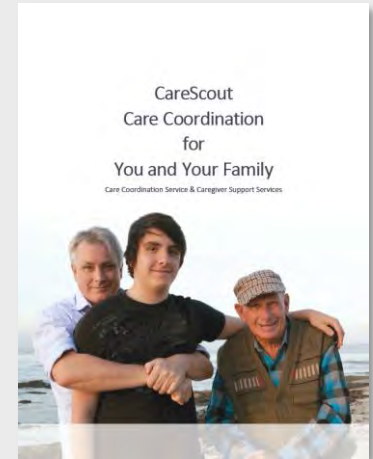
## Enhancing Our Claims Experience with CareScout®

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## Expanding Our Capabilities with Care Coordination

- As of **Nov. 1, 2020**, Care Solutions claimants and their families have access to care coordination services through CareScout®
- Strengthens the value of our Care Benefit Concierge service for both our claimants and distribution partners



## What is Care Coordination?

- What kind of care does mom or dad need? What's appropriate?
- Should we keep mom or dad at home? LTC facility?
- What home health care agencies and LTC facilities are available in our area?
- If mom or dad stays at home, what needs done to the house?
- And a lot more!



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## Goals with Care Coordination

- Establish regular medical care is in place and appropriate
- Assess physical environment, identify risk areas, and make recommendations
- Identify individual behavior risk areas and make recommendations
- Assess social circumstances and make recommendations
- Inventory and organize available sources of funding
- Educate insured/family
  - Healthy living strategies
  - Available sources of funding and use
- Initiate database of appropriate community services



## Who is CareScout®?

- Based out of Massachusetts
- Helping families since 1997
- Over 20+ years of experience
- Focus on...
  - Caregiver support
  - LTCi risk management
  - Provider data services
  - Provider programs



# Expanding Our Capabilities with Care Coordination

**During what can be a difficult time for families, this allows us to:**

- Quickly helps provide relief, assistance, and guidance around the complexities of long-term care services
- Utilize the service for onsite assessment and creation of a custom plan of care to align with family's needs/wants
- Leverage local providers of care and negotiated discounts
  - Knowledge of repository of over 100,000 care providers
  - When decisions are made, vendor can help negotiate rates/discounts with chosen care provider(s)
- Collaborate through initial and ongoing assessment; not just a one-time engagement

## **Local resources could include:**

- Legal (POA, HC proxy, living will)
- Senior living community services
- Home delivery grocery service
- Maintenance/handyperson
- Meals on Wheels/AOA programs
- Community-based senior support
- Transportation services
- Fall prevention/home safety evaluation
- Durable medical equipment
- Minor home modifications
- Overview of Medicare/Medicaid
- Caregiver support groups
- Disease-specific support organizations



## Cost Information

- **CareScout services:** Negotiated \$995/calendar year rate
- **Asset Care:**
  - *2009 to present:* Policies include a calendar year Care Coordination Benefit
  - *Pre-2009:* Individuals can pay out-of-pocket at negotiated rate
- **Annuity Care:** Individuals can pay out-of-pocket at negotiated rate

**In the open marketplace, care coordination services  
can cost anywhere between \$80-120/hour.**

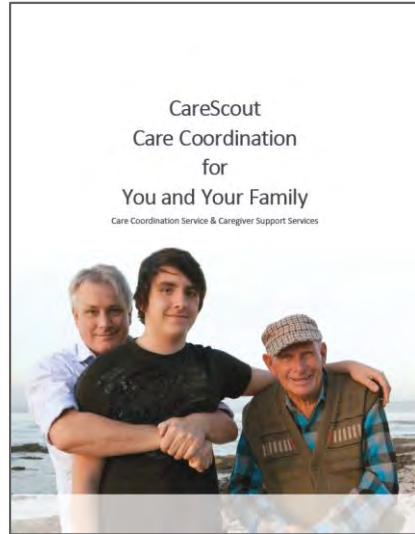
### Important:

- Individuals must qualify for benefits before the care coordination benefit is payable for these services; otherwise, they can access services as out-of-pocket costs
- For those that have the policy benefit, once base policy is exhausted, the care coordination benefit does not carry through in the COB



*Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset Care form number series: ICC18 L302, ICC 18 L302 SP, ICC18 L302 JT, ICC18 L302 SPJT, ICC18 R537, ICC18 R538, ICC18 SA39, ICC18 R540, L302, L302 JT, L302 SP, L302 SP JT, R537, R538 SA39 and R540. Annuity Care and Annuity Care II form number series: SA34, R508; SA35, ICC15 SA35, ICC15 R521 PPA ND, ICC 15 R521 PPA, ICC15 R522. Not available in all states or may vary by state.*

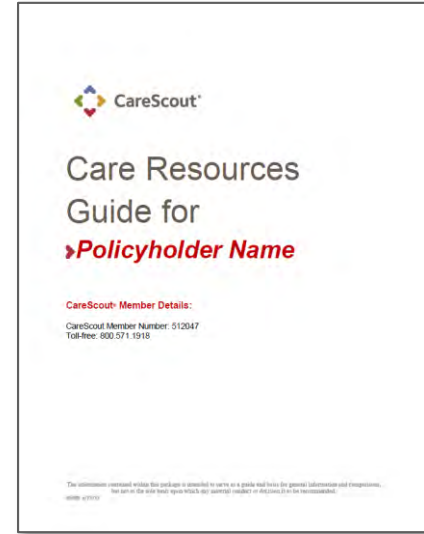
# CareScout® Resources



[Consumer Brochure](#)



[Sample Provider Info Letter](#)

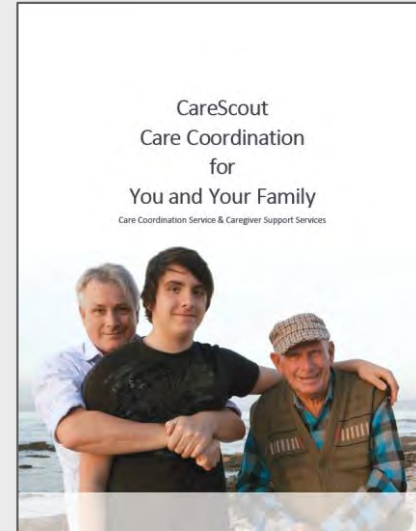


[Sample Care Resource Guide](#)



## Care Resources Guide *(cont.)*

- Family & spiritual connections – who will do what?
- Legal (POA, HC proxy, living will, etc.)
- Senior living community services
- Home delivery grocery services
- Maintenance/handy person
- Meals on Wheels/AOA programs
- Community based senior supports available
- Transportation services
- Fall prevention & home safety evaluation & solutions
- Durable medical equipment
- Minor home modifications
- Overview of Medicare/Medicaid coverage
- Caregiver support groups
- Disease specific support organizations



Thank you for attending!

Please reach out to your marketer, back office, or internal wholesaler with questions.



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