

REAL PEOPLE. REAL STORIES.

How LTCi impacts people's lives.



The Need for Home Health Care and Hospice Care

The best way to understand how long-term care insurance can benefit your clients is through stories from our policyholders. Here's how having a policy made a real difference for Thomas and his daughter, Sara.

Thomas's Story

At age 76, Thomas lived alone. A few years back, he was diagnosed with lung cancer. He underwent radiation and chemotherapy and after two months of treatment, he was able to resume his normal activities. On a recent visit, his daughter, Sara, noticed her dad seemed tired. He'd lost weight, his balance was unsteady and he seemed to be having trouble eating and swallowing. Sara insisted he see his doctor. Additional testing revealed the cancer had spread. Thomas was given a life expectancy of six months and his doctor recommended home health care services and hospice care.



The Claims Process

Sara called Mutual of Omaha to initiate a claim. A Benefit Claim Specialist explained the provisions of the policy and sent her the claim forms to complete. Once we received the completed forms, HIPAA authorization and Power of Attorney documentation, we requested an Attending Physician Statement (APS) along with a certificate of terminal illness and the most recent office notes. We verified the home health care and hospice agency were licensed and approved the claim.



The Benefit of LTCi

Thomas's long-term care policy provided benefits to help pay for the care he needed during his final months. He received daily visits from a home health aide who helped with bathing, dressing, feeding and transferring from his bed to a chair. As his health declined, Thomas received round-the-clock hospice care until he passed away at his home with his family by his side. Thanks to his Mutual of Omaha long-term care policy, Thomas received loving end-of-life care, which gave Sara peace of mind knowing her father's needs were taken care of.

MutualCare® Solutions

The policies in the MutualCare Solutions portfolio provide coverage for:

Home Health Care — Pays up to 100% of the policy's monthly benefit for:

- Personal care services to assist with the activities of daily living
- Homemaker services to help with housekeeping, grocery shopping and meal preparation
- Professional services of a nurse, home health aide or therapist
- Adult day care

Hospice Care — Pays maximum monthly benefit for hospice care services (private-pay, non-Medicare covered services) provided in any setting



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