



UW, Claims and Marketing: Opposite Opinions or on the Same Page Part II

THE ELEVENTH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE

ILTCl



Panel Participants

Julie Gelbwaks Gewirtz – Executive Vice President,
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Denise Liston – Vice President LifePlans Inc.

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Independent Eligibility Review Specialist, LLC & President of
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Topic # 1

1st Day Home Care



Audience Poll Question # 1

Do you feel 1st day home care has any negative implications for a carrier?

- Agree
- Disagree
- Neither Agree nor Disagree



Panel Question # 1

What are the negatives (if any), positives (if any) or considerations that need to be made in dealing with 1st day home care?



Audience Poll Follow Up Question # 1

Has your opinion changed relative to a 1st Day Home Care based upon the thoughts and opinions of the panel?

- Yes, more positive
- Yes, more negative
- Remained the same



Topic # 2

Preferred vs. Standard



Audience Poll Question # 2

Discounts are being utilized appropriately and present no risks to Long Term Care Insurance.

- Agree
- Disagree
- Neither Agree nor Disagree



Panel Question # 2

What, if any, risks do Discounts present for Long Term Care insurance?



Audience Poll Follow Up Question # 2

Has your opinion changed relative to the utilization of discounts based upon the thoughts and opinions of the panel?

- Yes, more positive
- Yes, more negative
- Remained the same



Topic # 3

90 Day

Precertification



Audience Poll Question # 3

Do you believe the 90 day Precertification can present challenges for Long Term Care Insurance?

- Agree
- Disagree
- Neither Agree nor Disagree



Panel Question # 3

Has the handling of the 90 Day
Precertification changed over the
past decade?



Audience Poll Follow Up Question # 3

Has your opinion changed relative to the 90 Day Precertification changed based upon the thoughts and opinions of the panel?

- Yes, more positive
- Yes, more negative
- Remained the same



Topic # 4

Care Coordination



Audience Poll Question # 4

Does care coordination still have a place
in Long Term Care Insurance?

- Agree
- Disagree
- Neither Agree nor Disagree



Panel Question # 4

Does care coordination provide value
in Long Term Care Insurance?



Audience Poll Follow Up Question # 4

Has your opinion changed relative to the care coordination based upon the thoughts and opinions of the panel?

- Yes, more positive
- Yes, more negative
- Remained the same



Topic # 5

Linked Benefit Forever Free Look



Audience Poll Question # 5

A linked benefit product with a forever free look is feasible?

- Agree
- Disagree
- Neither Agree nor Disagree



Panel Question # 5

What challenges or opportunities are presented by a linked benefit with a forever free look?



Audience Poll Follow Up Question # 5

Has your opinion changed relative to a linked benefit with a forever free look based upon the thoughts and opinions of the panel?

- Yes, more positive
- Yes, more negative
- Remained the same



Topic # 6

Full Return of Premium



Audience Poll Question # 6

Do you believe that full return of premium provides limited value in its current form in long term care insurance?

- Agree
- Disagree
- Neither Agree nor Disagree



Panel Question # 6

Do you believe that full return of premium presents challenges or opportunity for Long Term Care Insurers?



Audience Poll Follow Up Question # 6

Has your opinion changed relative to Full return of premium?

- Yes, more positive
- Yes, more negative
- Remained the same



Final Thoughts



Thank You