

LONG TERM CARE (LTC)

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What is Long Term Care

- ▣ Long term care (LTC), the provision of medical, social, and personal care services on a recurring or continuing basis to persons with chronic physical or mental disorders. The care may be provided in environments ranging from institutions to private homes. Long term care services usually include symptomatic treatment, maintenance, and rehabilitation for patients of all age groups.

Activities of Daily Living (ADL)

- ▣ Carriers usually have requirements that a claimant must meet prior to being eligible for long term care. Claimants must meet at least two or more of six ADL's.
 - Bathing
 - Dressing
 - Transferring
 - Toileting
 - Eating
 - Incontinence

Care Givers

- ▣ **Informal** care givers are family, friends, neighbors or church members who provide unpaid care out of love, respect, obligation or friendship to the disabled person.
- ▣ **Formal** care givers are Registered Nurses (RN's), Licensed Registered Nurses (LPN) or Certified Nurse Assistants (CNA's) which provide care for pay.

Red Flags

- ▣ Member is active in sports. (golf, valleyball, etc)
- ▣ Member may work/volunteer.
- ▣ Member is never home to receive phone calls.
- ▣ Medical records show claimant appears to be healthy, active and/or independent.
- ▣ Member has in depth knowledge of claims procedures.
- ▣ Member is pushing for quick payment and/or threatening to pursue an attorney.

Red Flags con't

- ▣ Hotline calls
- ▣ Altered claims
- ▣ Owner of business
- ▣ Conflicting information or evasive when answering questions
- ▣ Family member charging for care
- ▣ Claimants live in gated communities
- ▣ Elimination or waiting periods
- ▣ Canceling IME appointments

Case Examples

- ▣ Jane Doe - Allegation came from neighbor that Jane was bragging how the insurance company is paying her salary. Jane exercises 2x per day and is not disabled.
 - Dx: Chronic ulcer of leg, Coumadin necrosis and needs surgery
 - IME scheduled and Private Investigator hired
 - Surveillance was conducted and they were able to watch Jane shopping and carrying her own groceries.
 - Was not able to check with neighbors as Jane lived in a gated community and husband was gate keeper.
 - Based in IME and surveillance - claims denied.

Case example #2

- ▣ Daffy Doe - 78 yrs old
 - Policy pays a \$200.00 daily benefit for home health care (HHC) and an add'l \$50.00 per day for a homemaker benefit (104 pr yr)
 - Dx: Triple arthrodesis RLE-3 screws placed in heel due to degenerative changes.
 - Daffy was on LTC for 1 yr
 - Review of HHC records shows daughter (dtr) signed the forms as the RN on the case. (Both Daffy and dtr are RN's)
 - IME scheduled - Orthopedics medical records indicated that Daffy should have been weight bearing and she was not.

Case #2 con't

- ▣ Per Facebook, Daffy owns the HHC agency providing benefits
- ▣ Per Sunbiz.org - showed dtr and son-in-law as managers of HHC agency
- ▣ Surveillance showed Daffy carrying suitcases to car, walking into school (w/o cane, walker, etc) and was there for several hours, then left with child. Drove child to a gated community where dtr lived.
- ▣ Daffy is on the Board of Directors at the school
- ▣ Based on surveillance and medical records, claim was denied

Case #3

- ▣ John Doe is a 62 yr old
- ▣ Dx: Severe Coronary disease, Coronary artery bypass, pacemaker and dizziness.
- ▣ John and wife are both insurance agents
- ▣ Wife wrote LTC policy for John
- ▣ John's HHC records showed he was receiving HHC daily from 4 - 7 pm for bathing, dressing and transferring
- ▣ IME scheduled - member canceled 1st appt.

Case #3 con't

- ▣ Rescheduled IME appt - Surveillance showed John was able to get in and out of car, walk into drs office and go up a few steps unaccompanied by spouse.
- ▣ John was a district manager of a S. Florida office and had active licenses to sell policies with three insurance companies.
- ▣ Based on IME and surveillance - denied claims.

Recommendations

- ▣ Check your LTC policies
 - What does it state?
 - ▣ Fraud language to terminate if fraud is committed against you as determined by you.
 - ▣ Does policy pay for family members caring for member?
 - ▣ IME's - can you deny claim if member refuses IME? If so, how many times do you have to schedule and reschedule IME's? Can you deny after three attempts?
 - ▣ Can you pend LTC payments until the investigation is over?
 - ▣ If you pay in error, can you collect overpayment back?

Reports to consider

- ▣ Run reports by:
 - Age of member
 - Diagnosis of member
 - Length of time on long term care
 - Distance of member to physician signing treatment forms
 - Same dollar amount of claims

Recap

- ▣ Independent Medical Exam selected by you.
- ▣ Private Investigator
- ▣ Social networking (facebook, sunbiz.org, search by name, etc)
- ▣ Check policy language

Questions ?????