LONG-TERM CARE INSURANCE

Condition-Related Marketing: **COVID-19**

If your client has tested positive for COVID-19, or any of its variants, there are some key best practices to follow.
As COVID-19 started spreading globally in 2020, little was understood about the virus - its origin, how it was transmitted, and how to treat it. This uncertainty about the virus and its effects also had an impact on the insurance industry. How we gathered underwriting evidence and what alternate means we were required to take changed often and quickly.

As people continue to take precautions for their safety like getting vaccinated, practicing social distancing and wearing masks, we continue to learn more about the risks and how to best field underwrite for the condition. Listed below are several tips we've gathered to help you gather important information about your LTCi applicants.

Underwriting Tips

Do not submit the application if:

- The client has had COVID-19 or any variant within the last 3 months.
- The client has had exposure to COVID-19 or any variant within the last 30 days.
- The client has been hospitalized for COVID-19 or any variant within the last 12 months.

If the client has recovered from COVID-19 or any variant three months or longer, ask the following questions*:

- Were they hospitalized? If so, for how long?
- What symptoms were treated and how were they treated? When did treatment end?
- Did they require oxygen?
- Were they on a ventilator?
- Did they have blood clots?
- Did they experience a significant weight loss?
- Did they lose muscle strength?
- Did they experience memory loss/lapses or brain fog?
- Did they experience balance problems?
- Do their medical records reflect a full recovery from all the symptoms they had?

**Note: If any questions are answered "yes," then prescreen the applicant with our underwriting team prior to submission.*

For clients age 65 and above:

If the client's medical records are favorable, will they allow a nurse in their home to complete the in-person face-to-face assessment?

If not, do not submit the application. Contact the underwriting team so they may provide direction.

Planning Corner: Prescreening is Always a Good Idea

We do not foresee an end to COVID 19 or its variants; however, we continue to learn more every day on how to treat and underwrite the virus. To help avoid having to tell a client their LTCi application has been declined or rated up, Mutual of Omaha encourages you to prescreen all your LTCi applications. You'll get advice on what rate class to quote or even whether the application should be submitted.

Remember, the more you can tell underwriters about your client, the better the chance for a positive underwriting outcome.

Questions you may have in regard to COVID and how it applies to LTC underwriting can be emailed to ltcunderwriting@mutualofomaha.com.

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