

Real People. Real Stories.

How LTCi impacts people's lives.



Help for a Chronic Condition

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 Marilyn and her daughter, Melinda.

Marilyn's Story

At age 80, Marilyn was living alone in the home she'd shared with her late husband. Chronic knee pain made it hard for her to get around, so family and friends pitched in to help with cooking, cleaning and driving errands. As Marilyn's knee pain worsened, Melinda urged her mother to see a doctor. An X-ray revealed a meniscus tear and significant osteoarthritis. Marilyn started physical therapy, but when the COVID-19 pandemic hit, her therapy sessions ended abruptly. Stuck at home with little outside help, Marilyn took a fall that injured her right knee. Her orthopedic doctor recommended a total knee replacement. She underwent the surgery but decided against inpatient rehabilitation. Instead, she opted to receive post-op physical therapy at home, which meant she required the services of a home health care provider.



The Claims Process

After Marilyn's fall, Melinda called Mutual of Omaha to initiate the claim. A Benefit Claim Specialist explained the coverage, obtained information on her mother's medical condition and asked for contact information for Marilyn's physician. After receiving the completed claim form, HIPAA authorization and any Power of Attorney documentation, we requested an Attending Physician Statement (APS) and office notes from the primary care physician and orthopedic surgeon. The Benefit Claim Specialist also asked for licensing

information from the home health care agency as well as their initial plan of care. We determined that Marilyn met eligibility requirements, including the 90-day chronically ill requirement, and we approved the claim.



The Benefit of LTCi

Marilyn's long-term care policy paid benefits for the home health care services she needed as she worked to get back on her feet. Initially, a home health aide visited every day to help with personal care services, but Marilyn wasn't progressing as well as expected. When a follow-up examination revealed she needed an additional six weeks of physical therapy, her policy continued to pay benefits for ongoing help with bathing and dressing. Thanks to her Mutual of Omaha long-term care insurance policy, Marilyn was able to get the care she needed as she focused on her recovery. Today, she's back to managing on her own.

MutualCare® Solutions

The policies in the MutualCare Solutions portfolio include:

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



Breakthrough Insurance Group

Michael McDonnell
LTC Insurance Broker
1-888-582-2464
mm@nationalltc.com

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Mutual of Omaha Insurance Company