

August 7, 2017

MutualCare Solutions Product and Underwriting Guide Updates

The LTC Product and Underwriting Guides, along with supporting underwriting forms or processes, are being updated to provide you with information and guidelines that are consistent with the way we will be processing and underwriting our MutualCare Solutions Long-Term Care Product Portfolios.

These updates are effective 8/14/17. This updated information is provided in order to equip you with the tools needed to better support field underwriting.

UNDERWRITING PROCESS CHANGES:

After an extensive study of cases conducted earlier this year, we have implemented a new underwriting process. Rather than wait until all underwriting evidence is in, Underwriting will now review each piece of underwriting evidence as it is received, *then* determine if and what additional underwriting requirements are needed. Any additional requirements needed would be determined by the underwriter. This means Medical records may not be immediately requested. If they are needed, they may be ordered during the review of the application, prescription history, MIB, and telephone interview. This should reduce the number of medical records ordered and improve overall turnaround time.

IMPORTANT NOTE: Full disclosure of health history on the application by the applicant should also facilitate the ordering of appropriate underwriting evidence.

In addition to the above:

- Cognitive assessments will be conducted for ages 60 and older
- Cognitive assessments will be conducted for applicants with Family History of Dementia or Cognitive disorder
- We will no longer be accepting applications for individuals declined by another carrier. Any exception request must be approved by the Underwriting Manager
- California incomplete rules have changed we will no longer incomplete CA applications at day 60, but instead we will keep open the full 90 days if needed
- Policy limit clarification – “The total benefits for nursing home/assisted living or home health care, including all long term care coverage (includes coverage from other companies), cannot exceed a Maximum Monthly Benefit of \$10,000 and/or a Policy Limit of \$500,000.”
- Reminder added to Administrative Handling section for producers to deliver the policy timely

Preparing for the Health Interview:

To help you in preparing your clients for the Personal Health Interview, a step-by-step guide is available in the application packet. Please use this tool to prevent any additional delays during the underwriting process.

PRODUCT and UNDERWRITING GUIDE UPDATES:

These include newly added medical conditions, clarifying of medical conditions, and updating the medical condition criteria.

- Build Chart- new parameters of acceptability
- Removed medical conditions associated with medications
- Added additional medications

NEWLY ADDED Conditions:

Atrial septal defect
Claudication
Hematuria
Hypogammaglobinemia
Interstitial Cystitis
DISH

Marijuana
 MFTHR
 Microalbuminuria
 Periodic Limb Movement Disorder
 Timed Get up and Go
 Tic Douloureux
 Watchman's Device

UPDATED Conditions:

Abdominal Aortic Aneurysm (AAA)
 ADD/ADHD- Possible Preferred
 Addison's Disease- shorter waiting periods
 Alcohol
 ALS
 Amaurosis Fugax/Amnesia- new criteria
 Anemia
 Arthritis- updated injections- degree of arthritis
 Rheumatoid Arthritis- new criteria- Select possible
 Asthma- new criteria
 Ataxia- – not an auto decline
 Avascular Necrosis- updated, select possible
 Bell's Palsy
 Blindness – added receiving Disability Benefits
 Blood Clotting disorders updated
 Cancer-Bladder Cancer with tobacco added, Neuroendocrine tumors added
 Cardiomyopathy- new criteria, Select possible
 Cerebrovascular Disease
 Ulcerative Colitis- handles as Crohn's disease
 COPD
 Crohn's- DMARD's Added
 Depression- >age 70 criteria added, possible Preferred
 Diabetes- A1C and Creatinine updated
 Drug Abuse
 Additional Blood Clotting Factors- added
 Family History of Dementia- updated/clarified
 Fractures- waiting periods changed
 Hashimoto's- possible Preferred
 Heart Valve Disorder- clarified
 Hepatitis
 Hepatitis C
 Herniated Disc- shorter waiting periods, Pt, injections
 Impaired glucose Intolerance- changed glucose limits
 Joint Injections- clarified
 Kidney Disorder- multiple changes, possible Preferred
 Left Atrial Enlargement- new criteria
 Lymphoma- added Stage 0 criteria
 Meningioma- new criteria
 Monoclonal Gammopathy – new criteria
 Migraines- new criteria
 Osteoporosis- tobacco added
 Oxygen use- new criteria use for sleep apnea
 Pancreatitis- updated new criteria
 Physical therapy- updated, shorter wait periods, possible Preferred
 Pregnancy- new criteria
 Psoriasis-new DMARD criteria
 Pulmonary Hypertension- new criteria
 Sleep Apnea- new criteria, possible Preferred
 Spinal Stenosis- updated/ clarified injections, shorter wait periods
 Stroke- added Chronic A-Fib/PAF
 Syncope- new criteria- possible Preferred
 TIA- added Chronic A-Fib/PAF

A PDF of the MutualCare Solutions product and underwriting guide is currently available on SPA and forms and materials. You will be notified when it is ready to order. All changes go into effect on 8/14/17.

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