

September 16, 2019

LTC Underwriting Guide Update

First announced in our [April 2019 Underwriting Operation teleconference](#), the LTC field underwriting guide has been updated to include the newest guideline improvement: TENS units are now accepted.

What are TENS units?

TEN units, or transcutaneous electrical nerve stimulation units, are battery-operated devices used to treat pain. They work by delivering small electrical impulses through electrodes that have adhesive pads attached to a person's skin and are an excellent noninvasive method for relieving pain.

Clients with TENS units currently in use will be rated based on specific health condition.

[Review the changes on page 53 here](#), access on SPA or order the updated guide via normal ordering channels.

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