

Care Coordination Benefits: Another Important Reason to Consider the Federal Long Term Care Insurance Program

by Laura J. Lawrence

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"When you need long term care services, securing the best type and quality of care can seem daunting. That's why the care coordination services provided by the only Federally-sponsored long term care insurance program are so valuable," states Kay Coles James, Director of the U.S. Office of Personnel Management (OPM). Director James, who was the first Federal Long Term Care Insurance Program (FLTCIP) enrollee, explains, "As the FLTCIP's sponsor, OPM mandates that enrollees and their qualified relatives receive first-rate support and counseling when the need for long term care arises, and I am pleased that the FLTCIP care coordination services deliver!"

Director James, along with all other FLTCIP enrollees, has access to unlimited care coordination services at no additional charge. With a toll-free call to the Care Coordination Unit at Long Term Care Partners (LTC Partners), FLTCIP enrollees can get professional input to guide decision-making, reduce uncertainty and lower stress. This expertise is available not only for FLTCIP enrollees, but for their qualified relatives as well.

The Value of Care Coordination

Most people have little knowledge of or experience with long term care decision-making. It's not something you learn about until the need exists in your own family or circle of friends, often when it's an emergency. It's important to recognize that the quality of care can vary greatly. There are good providers and there are those who are functioning at a minimal level of quality, but the differences may not be readily apparent to you. Care coordinators can help you find high quality providers in your area and communicate the results of state survey reports regarding service availability, quality, costs, and licensing. Gaining access to this level of detail allows you to make a knowledgeable decision about which provider is best for you or your loved one.

Care Coordination Services at LTC Partners

"Care coordination services are truly one of the hallmarks of the Program," remarks Mary Lou Asbell, R.N., MS, Director of Care Coordination/Claims for the FLTCIP. The program is administered by LTC Partners and sponsored by OPM. Program enrollees can call LTC Partners toll-free and develop a personal working relationship with a professional nurse on staff. Each nurse has experience in a long term care setting and has extensive knowledge of facilities and services. They help enrollees all over the country make smart decisions about what type of care and equipment will be most beneficial. They also provide the contact names and phone numbers of providers and suppliers. If the enrollee is unable to speak to the Care Coordinator personally due to illness, the nurse can speak to whomever the enrollee has designated through their power of attorney or power of attorney for healthcare.

In a recent case, an enrollee became eligible for benefits because of a stroke. Under the Program's care coordination benefit, the care coordinator worked with her, her family, and the hospital to find the most appropriate home-based care after her discharge from the hospital. Depending upon the type of coverage, this may include items such as grab bars and wheelchair ramps, as well as home care services from nurses, therapists or personal care attendants. Certain waiting periods and conditions do apply to qualify for these benefits. The care coordinators are available to enrollees either for consultation or actual arrangement of these types of products and services.

Professional care coordination not only eases the care responsibility for family, it can result in cost savings due to pre-negotiated discounts with a large network of providers all over the country. These discounts allow greatest efficiency for each long term care dollar the maximum lifetime benefit affords. Depending upon location and the product or service needed, discounts for walkers, wheelchairs, and services like home health care, nursing homes or adult day programs may be available.

Peace of Mind Far From a Loved One

The care coordination benefit is extremely comforting for enrollees who live far from parents, children or other qualified relatives. Care coordination services are available to both enrollees and their qualified relatives, although the enrollee must place the first call. Rather than make important decisions from a distance using limited information, FLTCIP enrollees can contact a FLTCIP care coordinator to gather reliable information about the different facilities and care options that exist where qualified relatives live. Once the enrollee has placed the initial call, the care coordinator can then work directly with the relative, providing emotional support, creating a plan of care and assisting in its implementation, and serving as a trusted partner every step of the way.

"Care coordination not only provides people with information, it offers emotional support at a very difficult time," says Ms. Asbell. "No one should feel as though they have to go through it alone. We're an experienced and trusted resource people can turn to."

Individualized Service

As of December 1, 2003, the care coordination unit at LTC Partners has handled over 4,000 calls for services. The reasons for the calls have ranged from simple questions about where to find durable medical equipment, such as walkers, to how to set up hospice care for a dying spouse. What many enrollees especially like about the service is that it's highly personal. Each caller builds a relationship with one nurse who knows the particulars of their situation. That means they talk with the same person each time, even as their care and needs change.

"Consistency of support is very important to people who are emotionally stressed due to a loved one's illness", comments Ms. Asbell. She adds, "We receive many letters from clients who say their nurse provided strong support that eased their stress during a very difficult time. Many tell us they value the reassurance they received that they were doing everything possible to meet the needs of their loved ones."

The Federal Long Term Care Insurance Program

The Federal Long Term Care Insurance Program (FLTCIP) is the only long term care insurance program sponsored by the Federal government. A strong response to the benefit's 2002 introduction has made it the largest employer-sponsored long term care insurance program and the largest group program in the country.

“Not only does the Federal Program provide the financial strength of two of the largest and most experienced long term care insurance carriers in the industry, John Hancock and MetLife, it also provides enrollees with the regulatory supervision and sponsorship of the U.S. Office of Personnel Management. President Bush is committed to maintaining a high quality workforce, and this Program is part of that commitment,” states OPM Director James.

The FLTCIP is medically underwritten. While some applicants will not qualify for coverage due to certain uninsurable medical conditions, or combinations of conditions, the majority of applicants do qualify for coverage. Because health conditions are a concern for underwriting as people age, approval rates are significantly higher at younger ages. For older applicants who fear preexisting medical conditions will exclude them from participation, the FLTCIP underwriting statistics are still comforting. Nearly two out of three annuitants who applied were accepted for coverage after medical underwriting. Perfect health is not required. There are many health conditions that are insurable.

Applicants can choose a pre-packaged plan or customize a plan by selecting from a choice of options. The four pre-packaged plans range from a less expensive, facilities-only option to one which covers care at home or in a facility, up to \$150 per day for an unlimited time. The most popular choice to date, the Comprehensive 100 Plan, was selected by 26% of all enrollees. This plan offers a \$100 daily benefit amount, a benefit period of 3 years, a 90-day waiting period, and automatic compound inflation. This feature means that the daily benefit amount will increase by 5% compounded each year, as long as the coverage is in force, with no additional premium payments required. For a 65-year-old, the cost is only \$118.40 per month.

In addition to the pre-packaged options, the Federal Program also allows individuals to customize their coverage based on their needs. Daily benefit amounts are available from \$50 to \$300, and other options include facilities-only care or a more inclusive comprehensive plan allowing for home care and facility coverage. Providing applicants with a choice of selecting one of the four pre-packaged plans or customizing their coverage offers a tremendous amount of flexibility to design coverage that is reasonable and affordable.

Most Federal and U.S. Postal Service employees and annuitants (including “deferred annuitants”), active and retired members of the uniformed services (including “grey” reservists), employees and retirees of the D.C. Courts, employees and retirees of the D.C. Government first hired before October 1, 1987, and their qualified relatives are eligible to apply for coverage under the FLTCIP at group rates. Applications are available by calling **1-800-LTC-FEDS (1-800-582-3337)** (TTY 1-800-843-3557) or online at www.LTCFEDS.com. Applicants can also get answers to questions and personalized assistance in completing an application from a certified long term care insurance professional. These highly-trained LTC Partners employees do not work on commission. The website includes an interactive calculator that models a premium quote based upon age and choice of benefits. Educational resources are also available online.