

Get Answers to Your Questions about the Federal Long Term Care Insurance Program

by Laura J. Lawrence

Ms. Lawrence is the Chief of the Life Insurance and Long Term Care Group at the U.S. Office of Personnel Management (OPM). She administers OPM's contract with Long Term Care Partners for the Federal Long Term Care Insurance Program.

"The U.S. Office of Personnel Management (OPM), in its role as the strategic manager of human capital policy, is committed to developing benefits that enhance Federal recruitment and retention. That is why OPM Director Kay Coles James implemented Federal long term care insurance, to create a positive benefit for workers and their families. Director James, the very first Federal Long Term Care Insurance Program (FLTCIP) enrollee, notes that, "As the FLTCIP's sponsor, we believe that first rate counseling and unbiased information about long term care insurance are key components of the successful operation of the Program. Federal employees are intelligent consumers of health care and long term care insurance and I am confident that with appropriate information they can make wise decisions."

Federal Team members have access to the experience and knowledge of Certified Long Term Care Insurance Consultants at Long Term Care Partners (LTC Partners) – the FLTCIP's administrator. With a toll-free call, Federal Team members can get professional input to guide decision-making, compare plans and help in completing an application for coverage at no charge.

No matter how much you've read about the FLTCIP, there is no substitute for having a knowledgeable Program representative address your questions. Callers keep the phones at Long-Term Care Partners' Consultative Services Unit busy five days a week, all day long, with a variety of questions.

Knowledgeable Professionals to Answer Your Questions

"We receive over 1,000 calls a week from people who are thinking about applying for coverage, but who want to understand the Program better, how it may benefit them and what it will cost before they apply," says Mike Young, the Program Promotion Analyst/Manager who directs the Consultative Services Unit. "Our Certified Long Term Care Insurance (CLTC) Consultants are willing to stay on the line as long as necessary to educate callers about long term care and the FLTCIP."

The Consultants are often required to dispel some of the misconceptions and stereotypes that surround LTC insurance. "Long term care insurance no longer only pays for services provided in a nursing home. Owning LTC insurance means having a choice," states Sarah Richards, a Long Term Care Partners' CLTC Consultant. "For instance, the FLTCIP gives an individual the choice of receiving services in a facility or in their home. Additionally, unlike many other plans, the FLTCIP will also pay for certain services provided by a family member," she adds.

Getting Personalized Rate Quotes

One of the most popular services that the Consultants offer is personalized rate quote letters. With the rate quote letter, Consultants can demonstrate the wide range of benefits available and the costs associated with each. Many applicants find it comforting to have a knowledgeable professional check their premium assumptions before they submit an application; others wish to explore the prices associated with different plan designs. Whatever your interest, you can phone in and request a verbal or written quote.

"Many of the people who call us have already decided to apply, but want help filling out the application," says Ms. Richards. "We can help them answer specific questions or walk them through the entire application, if need be."

Personalized Attention

Even if you've done your homework regarding long term care costs, you may want to tap the knowledge of the consultants before applying. "As an applicant, you may be familiar with the costs of care where you reside. However, once you are approved for coverage and need long term care services, you may need to relocate in order to be taken care of by a relative in another state, where costs and services may be different," explains Mike Young. "During our conversations, we ask: Who do you want to take care of you and where would you like that care to be provided? Do you anticipate moving to another region of the country at some point? Our responsibility is to assist the caller in selecting a plan that will encompass all of their needs," adds Mr. Young.

If a caller has an existing private or group long term care insurance policy, consultants will also compare and contrast the differences between the FLTCIP and their coverage. Consultants can help the caller compare FLTCIP coverage to other coverage they may be considering and can also offer some assistance in understanding benefits available under Medicare, Medicaid, and other health insurance coverage.

Mr. Young adds, "A sense of trust and security is built when callers realize the extent of the education and knowledge that our consultants have about the FLTCIP and its competitors. Since our consultants are not commissioned salespeople, those seeking information can rest assured they will receive no hard sell tactics, half-truths, or misrepresentations – just the facts."

The Consultative Services Unit is staffed Monday through Friday from 8 am – 7 pm, Eastern Time. Staffers introduce themselves by name and are available for call-back, so you can develop a personal relationship with one individual who knows your history, insurance needs and concerns. "We are definitely not an anonymous help line," laughs Ms. Richards. "We pride ourselves on the relationships that we have built with the Federal Family."

The FLTCIP Consultative Services Unit is available to take your call at:
1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557).