Using a long-term care insurance policy

How to start a claim and what insurers usually ask for.

1. Find the policy and call the insurer to open a claim.
2. Ask about the **benefit trigger** (often needing help with 2 of 6 daily activities, or a cognitive impairment), the **elimination period** (waiting days before benefits pay) and the **daily or monthly benefit**.
3. The insurer usually needs a doctor's statement and a plan of care, and may send an assessor.
4. Ask whether assisted living, memory care, home care and adult day care are covered, and whether the provider must be licensed.
5. Keep copies of everything and note every call (date, name, what was said).

General information only, not medical, legal or financial advice. Programs and amounts change; confirm with the official source or a qualified professional. Novita Way LLC serves families in Pinellas, Hillsborough, Pasco and Manatee counties, Florida. Placement help is free to families.