

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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