

Long-Term Care Insurance Policy L-1000

Coverage Information

You received application for long-term care insurance included in "personal notification," which contains questions about your finances and your reasons for buying long-term care insurance. For your protection, state law requires us to consider this information when we review your application, to decide if long-term care insurance may not meet coverage.

[I am assuming, and state that long-term care insurance may not meet your financial needs. We suggest that you review the information provided along with your application, including the booklet "Shopping's Guide to Long-Term Care Insurance" and the page titled "Things You Should Know About Buying Long-Term Care Insurance." Your state insurance department also has information about long-term care insurance and may be able to tell you how insurance from all sources will satisfy your needs whether to buy this policy.]

[I am a beneficiary provided any financial information from us for you.]

[I am a beneficiary provided any financial information from us for you.]

We have completed our final review of your application. If, after careful consideration, you still believe the policy is what you want, please the appropriate form below and return this letter to us within the next 30 days. We will then continue reviewing your application and issue a policy if you meet our medical standards.

If we do not hear from you within 30 days, we will assume you do not want to buy this policy. You should understand that you will not have any coverage until we hear back from you. Please your application and return it to us.

[I have decided whether to purchase the long-term care insurance.]

If so, [although my financial situation that long-term care insurance may not be a suitable purchase.] I understand that, [I understand that,] I have decided to purchase the long-term care insurance.

Understand that the policy is not a contract and that you are not guaranteed coverage.

[I have decided not to buy a policy at this time.]

APPENDIX 10: LONG-TERM CARE

Page 10

[I have decided to purchase the long-term care insurance.]

[I have decided to purchase the long-term care insurance.]

Long Term Care Suitability

F Rizvi



Long Term Care Suitability:

Long-term Care Suitability, 2000 Long Term Care Suitability will train insurance agents in the process of educating clients about the long term care field and the need for long term care insurance It will detail the process of working with clients to design affordable policies that are tailored to meet their needs and goals This course emphasizes suitability the matching of product features and benefits to client needs and goals If you are taking this course for CE the CE exam will automatically be added to your basket when selecting CE credit Certain states require that a proctor or monitor supervise the exam taking process Statutes of California and Digests of Measures California,1999 **Long-term Care Insurance** United States. Congress. Senate. Special Committee on Aging,2001 "Code of Massachusetts regulations, 2012" ,2012 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 "Code of Massachusetts regulations, 2015" ,2015 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **"Code of Massachusetts regulations, 2011"** ,2011 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 "Code of Massachusetts regulations, 2010" ,2010 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 *Research Handbook on the Economics of Insurance Law* Daniel Schwarcz,Peter Siegelman,2015-08-28 The fields of insurance law and insurance economics have long and distinguished scholarly histories but participants in the two disciplines have not always communicated well across academic silos This Handbook encourages more policy relevant insurance e **"Code of Massachusetts regulations, 2014"** ,2014 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **The Massachusetts register** ,1990 **"Code of Massachusetts regulations, 1993"** ,1993 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **Administrative Register of Kentucky** ,2008 "Code of Massachusetts regulations, 2001" ,2001 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 "Code of Massachusetts regulations, 2002" ,2002 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **"Code of Massachusetts regulations, 2005"** ,2005 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 CMR ,2020 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **Comprehensive Community Based Noninstitutional Long-term Care for the Elderly and Disabled** United States. Congress. Senate. Committee on Finance. Subcommittee on Health,1981 **Persons with Disabilities** Joshua M. Wiener,Steven B. Clauser,David L. Kennell,2010-12-01 A key issue in the debate

about reforming the U S health care system is how to finance and organize the delivery of long term care This volume offers perspectives on several important facets of this problem including the regulation of private long term care insurance catastrophic out of pocket costs and the use of long term care and acute care services by the chronically disabled elderly In addition to the editors the contributors are Lisa Alecxih David Kennell and John Corea Lewin VHI Brian Burwell and William Crown SysteMetrics Terry Coughlin Korbin Liu and Sharon Long Urban Institute Judith Kasper Johns Hopkins University Kenneth Manton and P J Eric Stallard Duke University Jennifer Schore Mathematica Policy Research Catherine Sullivan Brookings and Bruce Vladeck Health Care Financing Administration Dialogues on Public Policy

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