

Long Term Care Checklist

For Insurance Comparison

Use this checklist when comparing the provisions of different insurance policies offering nursing home and long term care benefits. After filling in the particulars of the different policies, you can compare them to help determine which policy is best for you. The policy that may seem the cheapest may, in fact, have inferior benefits.

SERVICES COVERED	Policy 1	Policy 2	Policy 3
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____
Home Care	_____	_____	_____
Other Community-based Care (such as adult day care, respite care, etc.)	_____	_____	_____
DAILY BENEFITS			
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____
Home Care	_____	_____	_____
Other Community-based Care	_____	_____	_____
COVERAGE LENGTH			
Skilled Nursing Care	_____	_____	_____
Intermediate Nursing Care	_____	_____	_____
Custodial Care	_____	_____	_____

PRE-EXISTING CONDITIONS

Elimination Period _____

Exclusions _____

PRIOR HOSPITALIZATION

Skilled Nursing Care _____

Intermediate Nursing Care _____

Custodial Care _____

Home Care _____

PREMIUM STRUCTURE

Amount \$_____ \$_____ \$_____

Waiver of Premiums? _____

Age Limits _____

Renewability Guaranteed? _____

Current Cost for Feature \$_____ \$_____ \$_____

Can Premium Increase? _____

Insurance Company _____

Licensed in This State? _____

Any Claim Problems? _____

Size (Assets) _____

Year Founded _____

Year first writing this type of Insurance _____