



Congratulations!

Your client is one step closer to better wellness, better access and a better life. Here's what you can expect during the underwriting process.

There are three underwriting classes – Preferred, Standard and Secure.

Secure underwriting class is assigned to clients who choose to bypass underwriting or answer “Yes” to one or more of the first three of five health questions.

Preferred and Standard are more favorable classes than Secure, meaning premium dollars purchase a higher long-term care benefit. Underwriting is required to potentially qualify for Preferred and Standard classes.

The five health questions are:

1. Do you currently live and receive care in or use, have applied to, or have been advised to reside in a nursing home, assisted living facility, any other residential care facility, home health care or adult day care?
2. Do you currently need any assistance or supervision in performing any of the following activities of daily living: bathing, dressing, eating, walking, moving in or out of a bed or chair, toileting and/or bowel/bladder control?
3. Do you currently use a wheelchair, motorized scooter, stair lift, Hoyer lift or respirator?
4. Have you been diagnosed or advised by a member of the medical profession as having or been treated for any of the following conditions in the past five years: heart attack, bypass angioplasty, stent surgery of the heart or legs, COPD, chronic kidney failure, cancer of the bone/esophagus/liver/lung/ovary/pancreas/stomach/uterus, lymphoma, leukemia or any metastatic cancer?
5. In the past five years, have you received Social Security Disability Insurance benefits?

NOTE: A client who resides in a senior or independent living facility and is not receiving assistance with activities of daily living should answer “no” to the first health question.



Underwriting process

Underwriting evaluation is completed through an online video call with your client. The call will be recorded and an Ally will join to support your client throughout the process. Your client will be informed about how underwriting classes are assigned. To confirm their identity, your client will need to show their current government-issued photo ID.

The interview includes a cognitive and physical assessment. The cognitive assessment will consist of questions to help evaluate recall ability. It is very important that you do not coach your client regarding the cognitive assessment, as this could have a negative impact on the assigned underwriting class. The interviewer is trained to monitor for indicators of coaching. The physical assessment will require your client to complete a few exercises to evaluate balance and muscle strength.

Ask your client not to wear headphones during the interview. They can be problematic on multiple fronts — feedback and static issues, bad connections and a trip hazard if wires affect the client's ability to stand up or move away from the camera for the physical exercises.

Tips to share with your clients



Make sure your camera and microphone are working and that you're close enough to be heard.



If you use a cane or walker, have it readily available.



Connect to WIFI before placing your call.



If you use a hearing aid, have it in place and ready.



Be free of obstacles and wear comfortable shoes. Avoid heeled shoes, flip-flops and shoes without backs, such as slippers.



Sit in a stable chair with back support that does not have wheels. Do not sit on a sofa or bed.



Position the camera so you're in full view with your head, hands and feet visible.



Have your current government-issued photo ID ready to confirm your identity.

What's next?

After the session is complete, you'll receive a notification with your client's underwriting class. Typically, the notification is sent within a few minutes of completion, though there are times when additional evaluation time may be required. All underwriting decisions are final. No one will be declined.

To help your client prepare for their interview, please provide them with the Digital Underwriting Tips Sheet, and keep in mind coaching is prohibited.

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