

Interim LTC Issue Age Change FAQ

*Last Update:
April 17, 2020*

Q. Why did we stop accepting application for ages 65 and older?

A. This was due to the growing number of assessments that could not be completed.

Q. How long does a file stay in pending status waiting for face-to-face assessment before it is processed as an incomplete application?

A. If the assessment has not been scheduled, Case Management follows up with the contact person listed on the app 30 days after we receive the application. We would process as incomplete if the assessment has not been scheduled within 45 days from the date the application is received. The 45-day period begins when the application is received by LTCG.

Q. How many times does LTCG follow up with applicant to schedule an assessment?

A. LTCG will contact applicant up to 5 times to schedule the assessment during a 30-day period.

Q. What happens if the assessment cannot be scheduled or completed?

A. The application will be processed as incomplete 45 days after application was received.

Q. What happens to applicants age 65 & older who have a face-to-face interview scheduled?

A. We will continue to process the application. If the appointment is missed or delayed for any reason, and not rescheduled, we will process the application as incomplete 45 days after it is received.

Q. What happens to the pending cases where an assessment has been completed but additional underwriting evidence is needed?

A. The case is kept in pending status to obtain additional information for up to 90 days.

Q. Can a client reschedule an interview that was not scheduled or has exceeded the 45 days?

A. Please contact Demerri Bond in underwriting before rescheduling. Underwriting will review the case to determine insurability.

Q. What happens to pending spousal cases?

A. There is no change to the current process. We will continue to hold the applications for 90 days before we incomplete. If one spouse is approved and the other is processed as incomplete, our normal reopen of application rules will apply. Spousal discounts will be handled as they are today.

Q. How will we handle incomplete cases after stay at home orders are lifted?

A. Please contact Underwriting and they will review to determine what is needed to move forward based on the date of the original application.

Q. Will we honor save age on these cases?

A. We will review on a case-by-case basis, based on application sign date and underwriting evaluation.

Q. When do you think you will be able to accept applications for ages 65 and older?

A. As we monitor the COVID-19 situation very closely, we are currently working on a long-term solution for assessments.