

Arranging for services: Does long-term care insurance pay for in-home care?

This is a difficult question to answer. It is advisable to inquire through the agent or agency that sold you your policy. As long-term care policies are typically a type of insurance a consumer purchased many years or even decades ago, the agent may be retired, or no longer be able to be located.

If you purchased a policy more than 20 years ago, it is possible that your policy does not specifically outline coverage for in-home care. Regardless of when your policy was initiated, however, you may find that it includes a provision or a rider that is frequently called an "*alternative plan of care.*" In such policies, it is at the discretion of the insurance company as to whether they will honor reimbursement directly to the consumer, or coverage to the provider for certain levels and amounts of in-home care.

Even if consumers find that their policy does not cover in-home care, it may be unwise to cancel the policy. If a person requires in-home care, there is a significant likelihood he or she may require nursing or other types of health care services in the future; in which case the policy is likely to cover such care.

Unique solution ID: #1028

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Last update: 2007-05-07 02:21