

Real People. Real Stories.

How LTCi impacts people's lives.



The Value of a Care Coordinator

The best way to understand how long-term care insurance can benefit your clients is through stories from our policyholders. Here's how having a policy made a real difference for John and his wife, Susan.

John's Story

John and Susan are both retired. At age 77, John enjoys spending time in his woodworking shop. Susan loves to garden. During a recent game night with friends, Susan noticed John seemed confused. He was having trouble seeing clearly and he had some numbness on his right side. Susan rushed him to the hospital, where he was diagnosed with a transient ischemic attack (TIA) and proceeded to suffer a stroke. After a short hospital stay, he was moved to a rehabilitation facility where he underwent therapy to regain his strength. As it came time for him to come home, Susan began to worry about how she would be able to care for her husband or even run simple errands.



The Claims Process

Susan called Mutual of Omaha to initiate a claim. She knew the policy included a care coordination benefit, but she was unsure how it worked. A Benefit Claim Specialist explained it to her and asked her to submit completed claim forms, HIPAA authorization and any Power of Attorney documents. The Benefit Claim Specialist then requested an Attending Physician Statement (APS) plus discharge records from the hospital and rehabilitation facility. After John returned home, Susan contacted the Benefit Claim Specialist to say John still needed help dressing, bathing and transferring due to the long-term effects of the stroke. We determined John met eligibility requirements and approved the claim.



The Benefit of LTCi

Susan was determined to take care of John, but she soon discovered how difficult being a caregiver can be. As she struggled to care for her husband, run necessary errands and maintain the household, she knew she needed help. Thankfully, John's policy included a care coordination benefit with no elimination period to satisfy. That gave Susan immediate access to a care coordinator who helped her locate adult day care services nearby. Now, she can take a much-needed break from caregiving knowing John is safe and in good hands.

MutualCare® Solutions

The policies in the MutualCare Solutions portfolio include:

Care Coordination with No Elimination Period — A licensed health care professional can assess the needs of the insured, develop an individualized plan of care and help identify qualified providers. Working with a care coordinator gives the insured access to additional benefits designed to help them remain safely at home.

Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company