



Web Eagle

August 2018

Welcome to the Web Eagle, your monthly source for the latest product and industry news from United Security Assurance. For producer use only.

Quote of the Month

"Whatever the mind of man conceives and believes, it can achieve."

Napoleon Hill,
American author

e-Applications

You can access state-specific e-Apps for our **SecureHorizons** STC plan and **LSS** series of LTCi products at our [Agent Portal](#)*.

Faxing Applications

We can accept faxed applications with voided checks at this secure, toll-free number **888-976-5969**. Download your copy of the [fax cover sheet](#).

Quoting Software

Our quoting software can be downloaded from our [website](#)*. Contact us if you are unable to download the quoting software, or if you would like to have an illustration done for you.

Our **LSS** and **LSS Select**

52.1% of LTCi Claims Are For Home Care

The vast majority of long-term care insurance claims begin in the home according to an industry analysis of claims conducted by the American Association for Long-Term Care Insurance (AALTCI).

"People mistakenly associate long-term care insurance exclusively with skilled nursing home care," shares Jesse Slome, director of long-term care insurance organization. The Association released findings of its study of 2017 claimant data.

According to AALTCI, 52.1 percent of all new long-term care insurance claims in 2017 began in the home setting. "Nearly one in five claims (19.7 percent) started in an assisted living facility and only 28.2 percent commenced in a skilled nursing home," Slome reports. The organization analyzed data from six leading long-term care insurance companies.

"Individuals want to remain in their own home when care is needed and long-term care insurance enables them to get the care they need in the setting they prefer," Slome explained. [Read the entire article](#).

LTCi products, and *SecureHorizons* short-term home health care plan are featured on [StrateCision quoting platform](#).

Ordering Supplies

USA licensed producers can order directly from our Marketing Team, at 800-872-3044.

*This is a secured section of our site that requires [registration](#).

Contact Us

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All content for this article was taken directly from the AALTCI.org website.

Customized Home Health Care Plans¹

We offer a variety of Home Health Care insurance plans that feature an array of benefit features and optional riders, and offer the same rates for men and women. These plans include both Stand-Alone Home Health Care and Short-Term Home Health Care insurance plans.

SecureHorizons, our newest home health care plan, affords the option of in-home, assisted living, or nursing home care with benefit features which include:

- One rate class
- Zero-day elimination period
- Optional facility care rider²
- Optional inflation riders²
- Easy application process -- no medical records required

Our ***Stand-Alone Home Health Care plan*** is the perfect alternative to an expensive, traditional LTCi plan. Plan's benefit features include:

- 1, 2, 3, 4, or 5 year(s) benefit periods
- Up to \$250 daily benefit amounts
- Zero-day elimination period
- Optional inflation riders

A great options for those clients who require in-home recovery from an unexpected illness or injury is our ***Short-Term Home Health Care plan*** with benefit features that include:

- Issue ages 18-99
- 5 risk classes
- \$15 or \$20/per hour daily benefit amounts; for 4 hours per day
- Zero-day elimination period

These plans will satisfy the needs of those clients who desire to remain in their homes for care. For more information on all our LTCi plans, call one of our Marketers at 800-873-3044.

¹Not all benefit features are available in every state.

²Not offered in Pennsylvania.

Underwriting Corner¹

By: Jennifer Howlett

Underwriting Supervisor

The Underwriting Corner topic for this month is **Transient Global Amnesia**.

Transient Global Amnesia is defined by the Mayo Clinic staff as "...a sudden, temporary episode of memory loss that can't be attributed to a more common neurological condition, such as epilepsy or stroke." Transient global amnesia is rare, seemingly harmless and unlikely to happen again. Episodes are usually short-lived, and afterward your memory is fine.

A diagnosis of transient global amnesia is based on the following signs and symptoms:

- Sudden onset of memory loss, verified by a witness
- Retention of personal identity despite memory loss
- Normal cognition, such as the ability to recognize and name familiar objects and follow simple directions
- Absence of signs indicating damage to a particular area of the brain, such as limb paralysis, involuntary movement or impaired word recognition

Risk factors include age and history of migraines, but some commonly reported events that may trigger transient global amnesia include: sudden immersion in cold or hot water, strenuous physical activity, sexual intercourse, medical procedures, such as angiography or endoscopy, mild head trauma, or acute emotional distress.

Although an episode of transient global amnesia may cause emotional stress, due to the loss of memory that occurred, and anxiety over the chance of recurrence, there are no residual effects. It is recommended that the patient review the results of their neurological exam with their physician to ensure no underlying medical conditions contributed to the episode.

Questions you should ask your client if they have had Transient Global Amnesia:

1. How long ago was your episode of Transient Global Amnesia?

2. Where were you when this episode occurred?
3. Have you had more than one episode?
4. Did you have imaging studies done at the time of evaluation?
5. Do you have a history of migraines? Head trauma? Anxiety disorder?
6. Do you have any previous history of stroke, carotid artery disease, or other type of vascular disease?

As always, our **Underwriting Team** is available to answer any additional questions you may have.

¹All information is intended as general knowledge only and is not a substitute for medical advice for specific medical conditions. We cannot and do not give medical advice. Individuals are always encouraged to seek medical advice for any specific health issues.

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Information for this article was obtained from the following sources:
<https://www.mayoclinic.org/diseases-conditions/transient-global-amnesia/symptoms-causes/syc-20378531>

Please note it is extremely important to obtain all the person's medications since some people have more than one diagnosis and may be on a medication that is on the "unacceptable/knock out list".

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