



# Web Eagle

February 2019

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

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## Quote of the Month

"Every strike brings me closer to the next home run."

**Babe Ruth,**  
American professional  
baseball player

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## 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**

## How to Afford Long Term Care

A recent study by the U.S. Department of Health and Human Services projected that 48% of Americans turning 65 between 2015 and 2019 won't need any paid care. But more than one-fourth will need more than \$100,000 of care, and 15% will require care that costs more than \$250,000 annually. The bill could top \$500,000 over five years for someone with dementia in a memory-care unit in a nursing home. "Insurance would never have been invented if everybody were average," says Claude Thau, an actuary and long-term-care consultant.

This article written by Kimberly Lankford, contributing editor for Kiplinger's Personal Finance, highlights why it's important to assess the financial risk for each of your clients to best understand their potential future LTCi needs and provides examples on how your clients can pay for coverage.

[Read more.](#)

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## Underwriting Corner<sup>1</sup>

Written By: Jennifer Howlett  
Underwriting Supervisor

The topic for The Underwriting Corner this month is an **Agent-Underwriting Q & A.**

We understand that our agents may write for more than one carrier. It can be difficult to remember the different processes and underwriting requirements each company has. We, at United Security Assurance of Pennsylvania, have

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

673 East Cherry Lane  
P.O. Box 64477  
Phone: 800-872-3044  
Fax: 215-723-8036  
[www.usaofpa.com](http://www.usaofpa.com)

your back; we want to make the underwriting process as seamless as possible, so carry this cheat sheet with you so you know what to expect from us.

### Question: Do you have to send in a physical application and premium payment to start the underwriting process?

- **Answer: No.** We accept applications for all of our products VIA secure e-fax (1-888-976-5969). **NOTE:** If the faxed application does not come through clearly, we may require the original copy by mailed to the company. In addition, the LSS applications and SecureHorizons applications can be submitted through our website via E-app.
- If applying for LSS, a signed authorization form with credit card or automatic bank withdrawal information will start the underwriting process. If not electing credit card payment or automatic bank withdrawal, a physical check must be received by the company, with the application, to start the underwriting process.
- **If applying for USA plans**, a signed authorization for automatic bank withdrawal is required to start the underwriting process. If not electing automatic bank withdrawal, a physical check must be received by the company, with the application, to start the underwriting process.

### Question: Is there a Face-to-Face assessment done as part of the underwriting?

**Answer: No.** We will call your client within 1-2 days of receipt of the application in our office to conduct a personal history interview (PHI) over the telephone. **NOTE:** it is helpful to include a home number and a cell number for your client, as well as the best time to reach them, so we have a better opportunity to reach your client faster.

### Question: Will you order medical records on my client?

**Answer: Most likely, but not always.** The following instances require a medical record request to 1 or more doctors when applying for LTC or HHC policies (\*\*The STC, SecureHorizons plan, does not require a medical record request):

- Applicant is 80+ years old (75+ in OK)
- Applicant is applying for 5-year policy
- Applicant was previously declined by another carrier or by our company
- Applicant is replacing existing coverage

- Applicant is an insulin-dependent diabetic or has been a diabetic for more than 10 years

We may order records at the underwriter's discretion if need be. When medical records are ordered, the turnaround time on a decision may take up to 3-4 weeks. We follow up with the doctor's offices regularly to try to keep the time frame as short as possible. If it starts to take longer than 4 weeks, we may call you to get the applicant involved by contacting the doctor's office (however, this is rarely needed.)

When possible, we may issue a policy based on the application and PHI review (as long as none of the criteria are noted above). When this is done, the amount issued is the maximum allowed without a medical record request. Any upgrades requested after issue will warrant a medical record request.

**Question: How do I check the status of a pending application?**

**Answer: Call 1-800-872-3044;** tell the receptionist you are calling to check the status of an application, and you will be directed to someone that can assist you with this information.

**Question: Can I call or email the underwriting department with questions about an applicant before submitting an application?**

**Answer: Absolutely!** We encourage pre-qualifying your client before submitting an application, especially if they were previously declined by another carrier, take a lot of medications, or have multiple co-morbid conditions. You can call the toll-free number, 1-800-872-3044 and ask for the Underwriting department or you can email an underwriter at:

[jhowlett@usa-cal.com](mailto:jhowlett@usa-cal.com) or  
[ppilat@usa-cal.com](mailto:ppilat@usa-cal.com) or  
[mkoehler@usa-cal.com](mailto:mkoehler@usa-cal.com) or  
[sgraf@usa-cal.com](mailto:sgraf@usa-cal.com)

**NOTE:** Please do not email more than 1 underwriter with a question, as this creates unnecessary duplicate work on the part of the underwriters.

As always, we are there for you. We understand the importance of timely underwriting and make every effort to expedite your business as quickly as possible. You can help us do this by making sure of the following:

- Print neatly and clearly in black or blue ink on the application.

- Make sure the information on the application is accurate; please verify addresses, phone numbers and the spelling of your client's first and last name, as well as medications and medical history. Be sure to complete all required spaces on the application, and check all the boxes that indicate the correct answer to a question.
- **DO NOT USE WHITE OUT**. If you need to make a correction, cross out the error and have your client initial the correction.
- Be sure to include any additional paperwork required by your State (Suitability form, Replacement form, if replacing other coverage, etc.)

Please do not hesitate to call or email with any questions or concerns that you may have. Thank you for your business, and we look forward to our continued partnership.

<sup>1</sup>All 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.

The information presented in this article is provided solely for informational purposes and is for agent use only. The information provided is accurate and current as of the time of publication. The topic discussed is general in nature and no guarantee of coverage is implied. Products and benefits are not available in all states.

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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