



# Web Eagle

January 2018

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

*"Definiteness of purpose is the starting point of all achievement."*

W. Clement Stone

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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 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 LTCi products, and



The management and staff at United Security wish you peace, joy, and prosperity throughout the coming year. Thank you for your continued support and partnership. We look forward to working with you in the years to come.

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## The President's Message

2017 started out as a good year for our Company. We began to see our finances stabilize as a result of the large reinsurance transaction we entered into in 2016 and were getting adjusted to being a smaller company with the hope of being in more control of our own destiny. However, the loss of our AM Best rating, caused by our parent company falling behind in completing its annual audits, was a major blow. We had made strides and were beginning to experience an increase in sales activity which was reversed when we lost the rating. We know how important the rating is to you and your clients and we are doing everything we can to gain back the security of being rated.

We expect that 2018 will be a year of transition as we continue to enhance new ways to serve you and your clients better. Examples of these are the use of e-applications and new cutting edge products such as *SecureHorizons*, our next generation short term care product available in the states of Georgia, Illinois, Louisiana, Missouri, Nebraska, Oklahoma,

*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

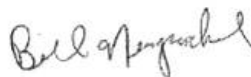
673 East Cherry Lane  
P.O. Box 64477  
Phone: 800-872-3044  
Fax: 215-723-8036  
[www.usaofpa.com](http://www.usaofpa.com)

Pennsylvania, and Texas. We continue to believe that the LTCi industry will heal and grow over time and we plan to be here for you and your clients.

While many experts agree that current LTCi policies are priced properly, their relatively high cost and the negative public sentiment caused by rate increases seems to have reduced the size of the market. In spite of this, we see the downward trend in the LTC field as being temporary. However, it is not possible to know when this trend will be reversed. Clearly the need for commercial LTCi products from the private sector is as strong as ever.

As always, we want to thank you for working with us. We know it's tough out there. We continue to try to make it easier for you. Rest assured we greatly appreciate your business!

Best Wishes for a Happy, Healthy, Productive and Successful New Year,



Bill Neugroschel  
President and CEO  
[billn@usa-cal.com](mailto:billn@usa-cal.com)

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## In the News

Our SecureHorizons Home Health Care insurance plan was recently featured in a PR Newswire press release. You can read the [complete article.](#)

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

By: Jennifer Howlett  
Underwriting Supervisor

The Underwriting Corner topic for this month is **Polypharmacy** (multiple medications).

Polypharmacy is defined by Merriam-Webster dictionary as the practice of administering many different medicines, especially concurrently, for the treatment of a single disease; also: the concurrent use of multiple medications by a patient to treat usually coexisting conditions, and which may result in adverse drug interactions. As polypharmacy can be a consequence of having several underlying medical conditions, it is much more common in elderly patients.

Currently, 44% of men and 57% of women older than age 65 take five or more medications per week; about 12% of both men and women take 10 or more medications per week. These agents include both prescription and over-the-counter (OTC) preparations, such as vitamin and mineral supplements and herbal products.

**Reasons for polypharmacy:**

- Many co-existing medical conditions receiving treatment
- Combinations of medications used to treat certain health conditions
- Treat adverse effects of another drug and/or symptomatic relief
- Multiple physicians (Specialists) that focus on their area of expertise rather than on the patient as a whole
- Unknown or unclear reason for initial prescription. There is a tendency for doctors to let patient continue medications they are taking, especially if the indications are unclear or unknown

**Consequences of polypharmacy:**

- Higher risk of adverse drug effects (The drug categories most commonly involved in adverse reactions are cardiovascular agents, antibiotics, diuretics, anticoagulants, hypoglycemics, steroids, opioids, anticholinergics, benzodiazepines, and nonsteroidal anti-inflammatory drugs)
- Difficulty in determining which drug may be causing an adverse effect
- Drug interactions may change the way a medication is supposed to work
- Burden on patients to remember when and how to take all medications which can lead to inappropriate use, non-adherence to schedule
- Physicians may hesitate to prescribe a new essential medication to a patient already on 5 or more medications
- Increased medical costs

**Strategies you can use to help patients reduce the risk of polypharmacy:**

- Keep an accurate list of all medications, including generic and brand names, dosages, dosing frequency, and reason for taking the drug
- Keep a complete list of medical providers and their contact information
- Post the name and telephone number of the local pharmacy.

It is recommended that patients periodically review their

medication list and medical file with their physician(s) to coordinate, update, and correct information when necessary. As a general rule, health care providers should minimize the number of medications prescribed for older adults, keep the dosing schedule as simple as possible, and limit the number of medication changes. They should also be aware of which drugs are potentially inappropriate for elderly patients. While medications are invaluable for improving the quality of life for many older patients, healthcare providers are responsible for making their use less harmful.

**When your clients are taking multiple medications, please do and ask the following:**

1. Review the medication list, or bottle labels with your client.
2. What is each medication taken for, specifically? If he/she doesn't know what he/she is taking a medication for, tell him/her to review this with his/her physician.
3. How long has he/she been on each medication?
4. Have any medications been changed recently, or has a dosage been increased/decreased? Why?
5. Does he/she review his/her medications, prescription and over-the-counter, with each of his/her physicians, and update his/her file regularly.

As always, please call our Underwriting Team with any questions you may have.

<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.

Information for this article was obtained from the follow sources:

<https://www.merriam-webster.com/dictionary/polypharmacy>

<https://www.express-scripts.com/art/pdf/kap37Medications.pdf>

<https://www.americannursetoday.com/preventing-polypharmacy-in-older-adults/>

(This link must be copied/pasted into web browser; it does not connect with ctrl+click)

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## Holiday Giving

A huge "THANK YOU!" to our Souderton home office staff, their families, and friends for the many toys that were donated to the Toys for Tots organization. In our 7th year as a corporate donor and official drop-off site, we were proud to assist the U.S. Marine Corps in their mission to bring joy to a child's Christmas.



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