

# Web Eagle

# June 2019

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**

"I attribute my success to this: I never gave or took any excuses."

Florence Nightingale, Social reformer and statistician

### e-Applications

You can access state-specific e-Apps for our **SecureHorizons** STC plan and **LSS** series of LTCi products at our <u>Agent</u> 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

# Growing Demand for In-home Care

A recent article written by Steven Ross Johnson, states "Experts say the rising costs and demand for home healthcare services will make it less affordable for many older adults to pay for the services long term. ... Approximately 13% of adults pay for their care out-of-pocket, which will become more difficult to sustain due to the financial burden, according to a new study Johnson co-authored that was published Monday in Health Affairs." Read the article.



# **HHC That's Market Focused**

## You can open the door to more senior production!

Our short-term home health care insurance plan, *SecureHorizons*, speaks to the wants and needs of today's seniors.

Product features include:

- One Rate Class
- Daily Benefit Options of \$50 \$150 per day
- Benefit Periods of 90, 180, 300, or 360 days
- Zero Day Elimination Period
- Unisex Rates

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LTCi products, and SecureHorizons short-term home health care plan are featured on <u>StrateCision</u> <u>quoting platform</u>.

## 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 <u>registration</u>.

#### **Contact Us**

673 East Cherry Lane P.O. Box 64477 Phone: 800-872-3044 Fax: 215-723-8036 www.usaofpa.com

- Easy Application Process no medical records required
- 3% Simple and 3% Compound Inflation Riders\*
- Optional Facility Care Rider\*
- Issue Ages 40-89

Call the USA Marketing Team today, if you would like to learn more about **SecureHorizons** -- a HHC plan that's well-suited for the current LTCi market.

\*Riders not available in Pennsylvania.

# Helpful Tips for Submitting New Apps

Below are some helpful tips for working with our Underwriting Team in an effort to accurately and effectively expedite your new business. When submitting applications, it imperative that you:

- Write clearly
- Spell applicant's name correctly
- Print names where indicated
- Make sure all forms are completed and signed

Thank you in advance for your cooperation; together we can avoid delays and errors when processing your new business.

# Underwriting Corner<sup>1</sup>

Written By: Jennifer Howlett Underwriting Supervisor

The Underwriting Corner topic for this month is Fibromyalgia.



Fibromyalgia is a condition that causes widespread pain, sleep problems, fatigue, and often emotional and mental distress. People with fibromyalgia may be more sensitive to pain than people without it. Fibromyalgia affects about 4 million US adults, women more often than men. The cause of this condition is unclear, but current research suggests involvement of the nervous system, particularly the central nervous system (brain and spinal cord). There is no test to detect this disease, but lab tests and/or x-rays may be needed to rule out other conditions.

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Though there is no cure, Fibromyalgia can be effectively treated and managed.

## Symptoms of Fibromyalgia include:

- Pain and stiffness all over the body
- Fatigue and tiredness
- Depression and anxiety
- Sleep problems
- Problems with thinking, memory and concentration
- · Headaches, including migraines

Some people may experience tingling or numbness in the hands and feet; face/jaw pain (TMJ) or digestive problems (IBS, abdominal pain, bloating, etc.)

Who is at risk? Fibromyalgia can affect people of all ages; however, it is more likely to develop Fibromyalgia as you get older. People with Lupus or Rheumatoid Arthritis are more likely to develop Fibromyalgia.

**Treatment:** Fibromyalgia is typically treated with medications, including prescription drugs and over-the-counter pain relievers, as well as aerobic exercise and muscle strengthening exercises. Stress management techniques such as meditation, yoga and massage, cognitive behavioral therapy (to treat underlying depression), as well as good sleep habits can also be helpful.

Patient self-care is important to improve symptoms and daily function. The combination of medical treatment, a healthy lifestyle, behavior modifications, and increased sleep quality can help someone cope better with Fibromyalgia.

As always, we are here for you. Please call the underwriting department with any further questions or concerns you may have at 800-872-3044.

<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".

Information for this article was obtained from the following websites:

<a href="https://www.cdc.gov/arthritis/basics/fibromyalgia.htm">https://www.cdc.gov/arthritis/basics/fibromyalgia.htm</a>

<a href="https://www.rheumatology.org/l-Am-A/Patient-Caregiver/Diseases-Conditions/Fibromyalgia">https://www.rheumatology.org/l-Am-A/Patient-Caregiver/Diseases-Conditions/Fibromyalgia</a>

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