



LifeStyle Solutions SelectSM

Case Study

Remember in the first article, when we told you why you should write for United Security Assurance? We told you to write for United Security because we can issue more of your business. The following case study was pre-qualified over the phone and subsequently issued on our LifeStyle Solutions Select (LSS Select) plan, as applied. The case study below provides information obtained during the underwriting process and the final outcome.



Agent, "Hello, I have a 44 year old female client with Stiff Person Syndrome. Can you underwrite her?"



The Underwriter proceeded to ask questions such as:

- What is her height and weight?
- When was she diagnosed?
- What symptoms did she have that caused them to do testing that led to the diagnosis?
- Is she on any type of disability benefit or does she work?
- What medications is she taking?
- Does she have any limitations in her activity level due to her diagnosis?
- Are there any other conditions she is treating for?
- Has she had any hospitalizations, surgeries or ER visits within the last few years?

The agent responded with the following medical information: She is not on disability, still working in an office; she walks and bikes for exercise. No limitations, has some back pain and stiffness. She takes Valium for anxiety and Baclofen muscle spasms.

The medical records were requested and confirmed her diagnosis. The symptoms presented in past were consistent with her head trauma and for the most part, has resolved. The records confirmed the diagnosis of Stiff Person Syndrome, back pain, neck pain, neck stiffness, some weakness and numbness, anxiety and insomnia for which medications are being taken.

Underwriting outcome: This client was issued the policy for which she applied, our LSS Select plan. She is an active, person taking care of herself and looking out for her future. United Security Assurance Company was able to help provide her with comprehensive long term care insurance coverage, that she could not get with another carrier, by utilizing a common sense, lifestyle approach to underwriting.



The LSS Select is a comprehensive plan that offers valuable benefits to the client while at the same time limiting exposure to the company. This is accomplished in the form of reduced home health care benefits, pre-existing conditions waiting period, as well as premiums associated with the greater risk to the company.

The LSS Select is a great option for many and is a win-win-win for the client, the agent, and the company. Just because your client was declined from another carrier does not mean the LSS Select is the only plan for them. Many of the declined cases are approved in our LSS policy. Call our office today at **800-872-3044** and speak to one of our underwriters regarding your client's insurability.

[View the LSS Select product overview.](#)

