



Web Eagle

May 2017

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

For producer use only.

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](#).

Ordering Supplies

USA licensed producers can order directly from our website or contact our Forms Coordinator, at 800-USA-3044 (ext: 131).

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 are

Increase Your Earnings

We are close to rolling out our 2017 producers' incentive program! Stay tuned for details and additional information.

Home Modification Panel

As a result of her life-long work on livable communities and aging in place, Phyllis Bailey, National Director of Coventry Service Program, recently organized a panel on "Living and Aging Well: Home Modifications for Aging in Place."

The collaborative panel also included the Director of the Bath Housing. Bath Housing works to enhance housing stability for seniors, disabled adults, and families within the greater Bath, Maine area. Based on the belief that stable housing is at the core of health and wellness, Bath Housing created the very innovative "Comfortably Aging" initiative developed from John's Hopkins University School of Nursing evidence based [CAPABLE Program](#), which is now being replicated in four other locations in Maine.

The third member of the panel was a representative of Habitat for Humanity, which offers the "Stay in Your Home" program that makes repairs and accessibility modifications to help older homeowners remain in their homes.

The panel focused on the ease and affordability of home retrofitting so a person can age there. Home modifications can be affordable across the economic spectrum, and can actually save money if they help prevent an injury or defer a disability. Homes and communities that are livable for older adults are actually more livable for people of all ages, like the young mothers we see bringing their baby strollers up a ramp at Starbucks!

Phyllis held the initial panel meeting in Maine, because the state has become a leader in the national AARP initiative

featured on StrateCision or LTC Quote, quoting platforms.

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

Contact Us

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

Follow us on:



promoting development of age friendly communities. Though Maine has only 1% of the older population of the country, it has 20% of the age friendly community programs in the United States driven by AARP.

Attendees included the head of the state's Association of Home Builders and Remodelers, along with an array of homeowners living in all kinds of housing ranging from historic homes to condominiums.

For more information, view this related [article](#).



¹Not all benefit features available in every state.

Options for Paying LTC Costs

There's a real good chance that, at some point in their lifetime, an individual will need to have \$8,000 per month for care. How could you help prepare your clients for this anticipated expense? In his recent Kiplinger article entitled, "Don't Let Long-Term Care Costs Devastate Your Retirement", Jared E. Elson, an investment adviser, provides various options you might consider when helping your clients tackle this pricey problem. [Read the full article](#).



Nurse's Nook¹

by Nurse Deb

The topic for this month's article is Comorbid conditions as they relate to underwriting. Sources referenced for this article were gathered from the Mayo Clinic, American Diabetes Association, Web MD, and the American Cancer Society.

Comorbidity is the presence additional diseases or disorders co-occurring with a primary disease or disorder. Comorbidity implies interactions between 2 or more illnesses that can worsen the course of each illness.

For example; Diabetes and the comorbid conditions which can occur as a result of, or along with Diabetes include: Cardiovascular problems such as an MI (heart attack) or CVA (stroke), atherosclerosis (hardening/narrowing of the arteries), neuropathy, nephropathy, or retinopathy. The progression of Diabetes and the comorbid conditions listed above need to be considered when reviewing a case for possible Long Term Care. Each condition, independently, can be serious, but when coupled together can give a poor

prognosis.

Another example of comorbidity is the dual diagnosis of Bipolar and Addiction. Alcohol is a commonly abused substance with many Bipolar patients. In many cases they are trying to self-medicate for the anxiety, pain, depression, sleeplessness and mood swings. Many Bipolar patients turn to drugs and alcohol as a coping mechanism. By the same token, substance abuse may trigger depressed or manic phases in the Bipolar patient. These two co-occurring disorders contribute to the downward spiral of a patient.

A third example of comorbidity is morbid obesity with several conditions. Morbid obesity often causes or contributes to several other comorbidities such as: Osteoarthritis, joint pain, sleep apnea, high cholesterol, Diabetes (Type 2), Circulatory issues (venous insufficiency), and even skin break down which can lead to infections.

Therefore, a comorbid condition in medicine refers to a disease or condition that occurs at the same time as another illness and when coupled together can create serious complications. As always, contact Underwriting if you have any questions.

For additional information on how we underwrite specific medical conditions or to speak with one of our qualified underwriters, call us at **800-USA-3044**. Requests for future topics are always welcome.

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.

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.

Stay Connected with USA

We are fortunate to have great producers. We want to make sure you have the opportunity to connect with us, and most importantly, with each other. Whether it's to share stories or to communicate with like-minded agents, you can find us listening at our social media sites.

We may not be able to answer all questions though; so if you require an immediate response, please contact us by phone at 800-872-3044. Follow us on:





This message sent to **email@example.com** from **webeagle@usa-cal.com**

United Security Assurance
United Security Assurance
673 East Cherry Lane
Souderton, PA 18964



[Unsubscribe](#)