



# Web Eagle

## November 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*

"We must find time to stop and thank the people who make a difference in our lives."

John F. Kennedy, American President

### *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*

LTCi products, and SecureHorizons



This Thanksgiving, we have too many blessings to count. Being able to work with you, our valued producers, is definitely one of them. Our warmest wishes to you and your family.

Please make note that our Pennsylvania and Maryland offices will be closed on the following dates:

**Thanksgiving Day, November 28, 2019**

**Friday, November 29, 2019**

*The Management and Employees of United Security Assurance*

## *Medicare & Out-of-Pocket Costs*

Residents of long term care facilities who have traditional

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.

### ***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)

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

Medicare coverage spent an average of \$22,384 out of pocket for healthcare in 2016, the latest data available, according to a [new analysis](#) of Centers for Medicare and Medicaid Services data by the Kaiser Family Foundation. In the study, 'long term care facility' was defined to include assisted living, personal care facilities and retirement homes.



Here are some key findings from the study:

- 85% of long term care residents have out-of-pocket healthcare costs which average \$19,632 annually
- The majority of out-of-pocket costs is spent on long term care services
- \$41,782 of out-of-pocket costs are spent by long term care facility residents who did not have Medicaid
- Out-of-pocket spending on long term care facility services is higher among traditional Medicare beneficiaries with certain types of chronic conditions — in particular, Alzheimer's disease or other dementia (\$27,308) and Parkinson's disease (\$28,165), the researchers found.

Read the full article [here](#).

## ***Provide Valuable Coverage***

Your clients are looking at you to help them make sound decisions when planning for their future financial needs. And as you well know, selecting the right LTCi carrier to best fit their needs is a major part of this process. We are here to help.

United Security Assurance has been specializing in Senior Market products since 1983. We are a privately held, niche carrier with a successful record in providing tailored insurance coverage, especially to those with challenging health conditions. Our plans are uniquely designed and offer flexible underwriting which allows us to issue more business than most carriers.

We know the key to making more money in the LTCi industry is not just about how many applications you write in a week, but about getting more of your business issued. At United Security Assurance, we are committed to helping you secure valuable coverage for your clients, and we will work hard to earn your business.

Contact our Marketing Team at **800-872-3044**

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

*Written By: Jennifer Howlett,*

*Underwriting Supervisor*

The Underwriting Corner topic for this month is ***Bell's Palsy***.



Bell's Palsy is a condition in which the muscles on one side of your face become temporarily weak or paralyzed, causing it to droop or become stiff on that side. The condition is caused by some kind of trauma or damage to the seventh cranial nerve, also called the "facial nerve". The nerve becomes swollen, inflamed, or compressed, resulting in the temporary facial weakness or paralysis. Bell's palsy can happen to anyone, but it seems to occur more often in people who have diabetes or are recovering from viral infections. Researchers have found evidence that suggests that the herpes simplex 1 virus (a common cause of cold sores) may be responsible for a large number of cases.

The symptoms of Bell's Palsy tend to come on suddenly; some people feel pain behind their ear 1-2 days before they notice any weakness and sounds may seem much louder than normal in the days before they see any other symptoms. Symptoms mimic facial symptoms seen in a stroke, however, when a stroke occurs, muscle weakness will be in other parts of the body also, not just the facial muscles. Symptoms usually subside within 2 weeks and people typically recover completely within 3 months, but in rare cases, they may have some permanent symptoms. Some symptoms associated with Bell's Palsy are:

- Inability to close eyelid or blink
- Eye waters more or less than usual
- Drooling
- Difficulty chewing
- Decreased sense of taste
- Facial muscles twitch
- Pain or numbness behind your ear

There is no specific lab test that absolutely determines a diagnosis of Bell's palsy; the diagnosis is usually a "diagnosis of exclusion" which means a doctor diagnoses it after other conditions are ruled out. A test called an electromyography (EMG) can confirm the presence of nerve damage and determine the severity and extent of the nerve involvement.

There are no medications that that can stop Bell's Palsy. If the doctor suspects the symptoms are triggered by the herpes virus or by shingles (herpes zoster), he may prescribe an antiviral medication such as acyclovir. Some doctors prescribe a short course of corticosteroids, like Prednisone, to help reduce the swelling of the facial nerve which may shorten the duration of the Bell's palsy symptoms. Doctors typically advise to take extra care of the eye on the affected side, possibly wear an eye patch since the eye doesn't blink, and to use eye drops to keep the eye from drying out. Finally, doctors may suggest massage of the facial muscles. In very rare cases, surgery may be needed to reduce pressure on the facial nerve, but this treatment is controversial and is seldom recommended.

As most people recover completely, the prognosis for Bell's palsy is generally very good. The extent of nerve damage determines the extent of recovery. In rare cases, the disorder may recur, either on the same or opposite side of the face. Research is still being done to focus on learning more about the circumstances that lead to nerve damage and the conditions that cause injuries and damage to nerves. If your client has a history of Bell's Palsy, ask the following questions:

1. When were you diagnosed with the condition?
2. What symptoms did you have?
3. What treatment were you given?
4. How long was your recovery time?
5. Do you have any residual symptoms?
6. Did you have any type of virus prior to your symptoms occurring?
7. Do you have diabetes?

As always, we thank you for your business and are here, as your partner, to determine the best coverage available for your client. Call your underwriting department with any questions you may have and we will be happy to help you.

<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".

The information for this article was obtained from the following sources:

<http://www.webmd.com/brain/understanding-bells-palsy-basics>

<http://www.ninds.nih.gov/Disorders/Patient-Caregiver-Education/Fact-Sheets/Bells-Palsy-Fact-Sheet>

#### Unsubscribe

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

United Security Assurance  
Company of Pennsylvania  
673 East Cherry Lane  
Souderton, PA 18964

