



Long-Term Care Policy Comparison Form
North Carolina Department of Insurance
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	Policy 1	Policy 2	Policy 3
Insurance Company			
Insurance Form Number			
BENEFITS			
What services are covered and how much does the policy pay for?			
*Nursing Home Confinement			
> Skilled Care			
> Intermediate Care			
> Custodial Care			
> Care needed due to impaired ability to perform activities of daily living (ADLs)?			
> Home Health Care			
> Adult Day Care			
> Other care			
> What conditions must be met before benefits become payable for:			
*Nursing Home confinement			
> Physician must certify need			
> Does the insurance company or physician certify activities of daily living?			
> How many qualify as benefits?			
> How many days is the elimination or deductible period before benefits begin?			
> Does the policy have a maximum lifetime benefit? What is it?			
> What type of facility is required?			
> Is there a prior hospital stay required?			
> Does the policy have a maximum length of coverage per "spell of illness" or maximum benefit period? What is it?			
> Must care be re-certified periodically or is a functional assessment required?			

	Policy 1	Policy 2	Policy3
Insurance Company			
Insurance Policy Form Number			
*Home Health Care			
> Must physician certify need?			
> Does the insurance company or physician certify activities of daily living (ADLs)? How many qualify for benefits?			
> How many days is the elimination or deductible period before benefits begin?			
> Does the policy have a maximum lifetime benefit? If so, what is it?			
> Is there prior nursing home or hospital confinement required? If so, what is it?			
> Does the policy have a maximum length of coverage per "spell of illness" or benefit period? If so, what is it?			
> Must care be re-certified periodically or is a functional assessment required?			
*Adult Day Care			
> Must physician certify need?			
> Does the insurance company or physician certify activities of daily living (ADLs)? How many qualify for benefits?			
> How many days is the elimination period or deductible before benefits begin?			
> Does the policy have a maximum lifetime benefit? If so, what is it?			
> What type of facility is required?			
> Is there a prior nursing home stay or hospital requirement before adult day care benefits are payable?			
> Does the policy have a maximum length of coverage per "spell of illness" or maximum benefit period? If so, what is it?			
> Must care be re-certified periodically or is a functional assessment required?			
*Other			
> What conditions must be met before any other benefits become payable?			
OTHER POLICY PROVISIONS			
> Can the policy be cancelled?			
> What is a pre-existing condition and how long is the waiting period before it is covered?			
> Does the policy offer a means of increasing benefits to account for expected future costs?			
> What are the policy exclusions?			