The 10 Questions to Ask Before Filing a Long-Term Care Insurance Claim

A free checklist from SeniCare Plus — NYS Licensed Home Care Agency (LHCSA #0318L004), Garden City, NY. Bring this to your call with the insurance carrier.

1. Does my policy cover home care, and is it named as a covered service?

Older policies were often written for nursing home care only.

Answer: _____

2. What is my current daily or monthly home care benefit?

With inflation riders it is often far higher than the original amount.

Answer: _____

3. Does home care pay at 100% of the daily maximum, or a reduced percentage?

Some policies pay only 50–75% for care at home.

Answer: _____

4. What are the benefit triggers on my policy?

Usually help with 2 of 6 ADLs, or documented severe cognitive impairment.

Answer: _____

5. How long is my elimination period, and how are days counted?

Calendar days vs. service days changes the out-of-pocket total.

Answer: _____

6. Is the elimination period waived for home care?

Some carriers waive it entirely for care at home.

Answer: _____

7. Must care be provided by a licensed agency?

SeniCare Plus is NYS DOH licensed, LHCSA #0318L004.

Answer: _____

8. What certification or assessment is required to open the claim?

Most carriers require a practitioner certification and a nurse assessment.

Answer: _____

9. What documentation must be submitted each month?

Typically dated caregiver logs plus itemized invoices.

Answer: _____

10. Is premium waived once benefits begin, and how often is re-certification required?

Missing a re-certification can pause otherwise valid benefits.

Answer: _____

Need help reading your policy? Request a free, confidential Claim Readiness Review at senicareplus.com/long-term-care-review or call (516) 342-5500. Text: (516) 808-0530.

SeniCare Plus is not an insurance company, broker, or claims administrator. This checklist is educational guidance only; coverage and claim decisions are made solely by your carrier.