Continuing Education Credit Sessions

Imagine the Possibilities: 19th Annual ILTCI Conference

March 25-26, 2019

Monday, March 25, 2019

10:45 am – 12:00 pm – Concurrent Sessions – 1.25 Credits each

Advanced Analytics in LTC: Mission Possible
Big data, predictive analytics, machine learning. What does it all mean? Other industries – including healthcare – are adopting these techniques at a rapid clip. Your mission should you choose to accept it, is to attend this session and learn how the LTC industry can apply these methods to better manage claim risk. Hear from a panel of highly trained, highly skilled, analytics experts from inside and outside the industry, using real case studies to demonstrate the power of data-driven decisions. Good luck with your mission!

TQ or Not TQ??? That is the Question
Substantial Assistance? Severe Cognitive Impairment? Tax Qualified? Determining if a claimant is meeting the definition of a Chronically Ill Individual required by a Tax Qualified policy can be a complex decision making process. This interactive session will address the issues of adjudicating Tax Qualified policies by reviewing case studies and discussing these topics from an operational and legal perspective: - Completing the Chronically Ill certification- Physician? Case Manager? Other? - Substantial? What is enough? Defining the gray areas of assistance. - Severe? When is cognitive impairment really severe? What tools and information are useful? - Accuracy and consistency amongst decision makers: Why is it important and how do you achieve it? - Tax Qualified Litigation

2:00 pm – 3:15 pm – 1.25 Credits

Relying on Family Caregivers: Are They Ready, Willing and Able?
Numerous studies show how extensively those who need LTC rely upon family caregivers and other informal care providers to provider a wide array of help with ADLs, IADLs and even skilled care needs such as wound care, administering IVs and other tasks. But how well prepared are these individuals to take on these caregiving tasks? The love, devotion and desire to care is often there – many times well beyond what is emotionally and physically feasible to do. But do family members need (or want) training and support to properly take on these roles? Should this be offered? Required? Some recent state-based proposals for state-funded LTC included a requirement for family caregiver training, certification and more. Is this appropriate? Too much? Not enough? If family members will be paid under either private insurance or a social insurance framework, what requirements should they have to fulfill either before, during or after? Are there lessons we can learn from today's private LTCI?

3:45 pm – 5:00 pm - Concurrent Sessions – 1.25 Credits each

Uniting the Forces: Actuarial Science, Medicine and Innovation
This session explores the many nuances of long term care claims with an emphasis on emerging topics that affect experience and ultimately should be considered in building assumptions. The outcome of the SOA medical symposium including observations on clinical trends in experience will be discussed. There will be discussion of the many types of diagnoses and the level and cost of care variances as well as advancements in technology and application in long-term support and services.

Stump the Chump
Come prepared with tough questions to Stump our Medical Director Panel. This is a crowd pleasing, interactive session where our esteemed panelists will attempt to answer your questions about the latest and greatest health conditions, medical treatment, or any trends you are experiencing in your day to day roles. Be on the look out for a survey before the conference to submit your questions or have them handy to "Stump the Chumps"

State Initiatives for LTC Financing Reform
The National Academy of Social Insurance (NASI), as part of a larger project will soon release a comprehensive study on models for guiding states interested in social insurance initiatives for LTC finance reform. The report identifies the considerations states must evaluate including how various approaches would best enhance a private market role. Actuarial projections for various sample programs are included. This session will explore the analytic framework presented in the NASI report. It will also provide a brief update on the state-based initiatives underway in Washington, Maine, Michigan, California, Minnesota and others.

Tuesday, March 26, 2019

9:00 am – 10:15 am - Concurrent Sessions – 1.25 Credits each

Understanding Our Customer – The Insured and the Family Caregiver
This session will provide attendees a better understanding of the challenges faced by our customers (insureds and their family members) at the time of claim, including the impact of the insured's health concerns, the difficulties of navigating the long term care service options, and the financial pressures of paying for care. The panel will discuss ideas on how to drive customer-centric claims processes.

10:45 am – 12:00 pm – 1.25 Credits

Considerations, Techniques and Pitfalls of Fraud Mitigation in Long Term Healthcare
This session addresses strategic, legal, and customer-centric overviews of the challenges insurers face balancing the competing interests of fraud mitigation and consistent positive customer experience. The panel, comprised of a LTC Claims Decision Manager and two experienced trial attorneys, will address such topics as fraud identification; civil litigation techniques for recovery and restitution; recognizing and preventing care provider fraud and abuse; and other related topics. The session will conclude with a summary of State mandated fraud reporting guidelines.

3:30 pm – 5:00 pm – 1.50 Credits

Alzheimer's Association Closing Session
Attendees will hear from Tom Doyle a member of the National Early-Stage Advisory Group (ESAG) helping to bring the voice of individuals living with dementia to the national forefront. Keith Fargo the Director of Scientific Programs & Outreach for the Alzheimer's Association will discuss the breadth of Association-led research initiatives that span the mission. He will also address how science and programs intersect around research including POINTER and LEADS. Sam Fazio, Senior Director of Quality Care and Psychological Research for the Alzheimer's Association will report on the financial literacy research that is currently being done as a result of a grant program.

Total Credits Possible for March 25-26, 2019: 7.75 Credits