

Claims & Underwriting

Developing Adjudicators

Clinical vs. Non-Clinical



16th Annual Intercompany Long Term Care Insurance Conference

Agenda



- Introductions
- Why are we here?
- Ground Rules
- Live Polling/Debate
- Questions

Introductions



- Mark Beagle, LTCP, AHLC, ALMI, ACS, CLTC
Director of Claim Operations
Genworth Financial
- Rachael O'Toole, LTCP, LISCW
Director of Training & Change Management
John Hancock
- Chastity Walker
Director of LTC Claims Consumer Affairs and Training
Transamerica

Why are we here?



- **Experienced LTC Claim Adjudicators are scarce**
 - Population is small and expensive
 - Regionally based (high concentration in the Northeast)
- **Developing LTC Claim Adjudicators takes time**
 - Unlearn another claims philosophy (Disability or Auto vs. LTC)
 - Either teaching claims to an Clinician or Medical to a claims rep
 - Entry level can take years to develop
- **Complex policy language**
 - Requires Clinical interpretation (substantial supervision, severe CI)
 - TQ Certification requirement
- **Boomers are coming**
 - Most claim blocks are still growing
 - Every year the industry needs more and more adjudicators

Ground Rules for Live Polling



- Questions will be given to the audience
- ~60 seconds to lock in your answer
- Panelists to respond in no more than 2 minutes each
- Questions from the audience on that topic to either panelist



Thank you for your participation!!!