Form E (rev. 4/15)

Claims Denial Reporting Form Long-Term Care Insurance

	For the State of			
	For the Reporting	ng Year of	_	
Company NAIC Num	nber:			
Contact Person:		Phone Number:		
Line of Business:	<u>Individual</u>	Group		
<u>Instructions</u>				
		Il long-term care claim denia f reporting by checking one of		
Per Claimant	– counts each indivi	dual who makes one or a serie	s of claim requ	uests.
Per Transacti	on – counts each cla	im payment request.		
	because of an appl	for any reason other than for clicable preexisting condition. e contractual limits.		
Inforce Data				
			State Data	Nationwide Data ¹
Total Number of Info	rce Policies [Certific	cates] as of December 31st		

Claims & Denial Data

		State Data	Nationwide Data ¹
1	Total Number of Long-Term Care Claims Reported		
2	Total Number of Long-Term Care Claims Denied/Not Paid		
3	Number of Claims Not Paid due to Preexisting Condition Exclusion		
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met		
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 minus Line 3 minus Line 4)		
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 divided by Line 1)		
7	Number of Long-Term Care Claim Denied due to:		
8	Long-Term Care Services Not Covered under the Policy ²		
9	Provider/Facility Not Qualified under the Policy ³		
10	Benefit Eligibility Criteria Not Met ⁴		
11	Other		

- 1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
- 2. Example—home health care claim filed under a nursing home only policy.
- 3. Example—a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.
- 4. Examples—a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.