

LTC Age Restriction and Face-to-Face Assessment FAQ

*Last Update:
June 30, 2020*

Q. Is Mutual of Omaha accepting applications for age 65+ again?

A. Yes. We are lifting restrictions for states in phases. Effective dates are listed below.

June 15, 2020: Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Louisiana, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, North Dakota, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Utah, West Virginia, Wisconsin and Wyoming.

July 6, 2020: Connecticut, District of Columbia, Illinois, Massachusetts, Michigan, New Jersey, New York and Rhode Island.

Q. My state isn't listed. When will you start taking applications for clients over age 65 in my state?

A. We will continue to work with LTCG on their ability to complete assessments in additional states. We will provide updates as they become available.

Q. Has the process for face-to-face assessments changed?

A. Yes, for the states we are opening on June 15, 2020. Once medical records and health underwriting requirements are received, they will be reviewed before a face-to-face assessment is requested. If medical records are favorable for insurability, the underwriter will order a face-to-face assessment at that time.

Q. Can a producer set up the face-to-face assessment?

A. No, face-to-face assessments are requested by underwriting.

Q. What if my client does not want to have someone come to their home?

A. Unfortunately, we cannot waive face-to-face assessments. We encourage you to discuss the importance of a face-to-face assessment with your client. If they are still unwilling to have the nurse come into their home, we will not be able to issue coverage.

Q. Are spouse/partner allowances affected?

A. There has been no change.

Q. There have been instances in which face-to-face assessments were put on hold due to the nurses' inability to enter homes or accept the assignment. What has been put in place to assure the nurses perform these assessments going forward?

A. LTCG has assured us they have the capacity and capability to complete future assessments in states with relaxed guidelines.

Note: There still may be obstacles in some states with relaxed guidelines, and we will work through those on a case-by-case basis.

Q. If my client's application was previously withdrawn due to not completing the face-to-face assessment, what options are available to them now?

A. Please contact underwriting and determine whether medical records were received for your client with the initial submission.

If medical records were received, you will need to submit a new application. We will not request new medical records unless there has been a change in health since the last application. If no changes in health, underwriting will proceed with requesting the face-to-face assessment.

If medical records were not received, you will need to submit a new application and underwriting will request and review medical records. If records indicate good health, underwriting will initiate the face-to-face assessment.

Note: Travel related questions will still be required upon application submission.

Q. Will I still be able to check status of the face-to-face assessment?

A. Yes. Status can be viewed in the "Case Notes" section in [case monitoring on SPA](#).

Q. How long does my client have to complete the face-to-face assessment once it has been ordered?

A. Applications are open for 90 days, and all underwriting requirements must be completed within this time period.

Q. My clients wanted the Shared Care benefit, but one of the clients was over age 65 and was denied due the temporary age restriction. Can the older client reapply and add Shared Care to their policy now?

A. If both policies are approved within 30 days of each other, then Shared Care can be applied.

Q. Will we honor "save age" on cases previously submitted and marked as incomplete?

A. For those clients who had an application marked as incomplete during the temporary age restriction, we will require a new application with their current age.