

The Medical Underwriting Process

As part of your application for long term care coverage, you will be asked to participate in a phone history assessment and/or a face-to-face assessment interview.

What is medical underwriting?

It is a review of your medical history and current activity level to determine your eligibility for MedAmerica long term care coverage. This information is obtained by MedAmerica staff and contracted vendors.

How is information gathered?

The following assessment tools determine your insurability:

- ① Application
- ② Phone History Interview (PHI)
- ③ Face-To-Face Interview (FTF)
- ④ Medical Records (APS—Attending Physicians Statement) from any and all physicians seen in the last 5 years.

Any applicant may be requested to participate in any or all of these assessment tools.

Important: All questions should be taken seriously and responded to honestly as the results will determine your insurability. All information obtained during this process is confidential and for coverage purposes only. Each party involved is required to protect the privacy of your personal health information and is in compliance with HIPAA.

What is a phone history assessment?

- A representative will call you on behalf of MedAmerica to schedule an interview to take your medical history.

👉 NOTE: Caller ID may show “unavailable” or an 800 number.

- While our interview times are flexible, the sooner you schedule, the quicker we will be able to finalize your request for this valuable benefit.

Call times:

To set appointments	8:30 AM to 6 PM EST
For the interview	8:00 AM to 9 PM EST

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LTC-170-1010

Med America Insurance Company
Home Office: Pittsburgh, PA

Med America Insurance Company of New York
Home Office: Rochester, NY

Med America Insurance Company of Florida
Home Office: Orlando, FL

- The interview will take 30 minutes on average, sometimes more, sometimes less.
- Be attentive and in a quiet place where you won't be interrupted. Please use the worksheet provided to prepare the following information:
 - The names and dosages of all of your medicines.
 - The names, addresses and phone numbers of all physicians you have seen.
- At the end of the recorded interview you will be asked to attest to your answers. The recording of your voice will serve as the signature on your application.

What is a face-to-face assessment?

- This is an assessment of your medical history and current activity level, conducted in your home or at a quiet location convenient to you. The assessment is administered by a trained clinician, either a registered nurse or a social worker. The clinician will call to schedule a convenient time for the interview and will provide appropriate identification upon their arrival.
- The clinician will ask you questions about your application, medical history, medications and current activities. There will be questions designed to screen for cognitive impairment.

How long will the face-to-face assessment take?

The interview will take approximately 30 to 60 minutes.

What you need to know:

- No disrobing is required.
- No blood or other specimens are taken.
- Your blood pressure will be taken and height and weight recorded.
- Have available the names and dosages of all medications you are currently taking.
- In order to gather the most accurate information and ensure no distractions, the company requests the interview take place with only you and the assessor in the room.

How are medical records obtained?

We may request your medical records from your primary doctor and/or any specialists you see. We handle the request to your doctor and pay any associated fee. We may ask you for help if we have difficulty obtaining your records.

How long does the underwriting process take before I know the final decision on my application?

Generally the process takes about 4-6 weeks. We thank you in advance for your patience and cooperation.

Reminders:

- Any applicant may be requested to participate in any or all of these assessment methods.
- The interviewers gather information only and take no part in the decision on your application.

Any questions can be directed to our Customer Service Department at: 1-800-544-0327.

MY PHONE INTERVIEW:

DATE: _____ **TIME:** _____

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MEDICATIONS I AM TAKING:

NAME	DOSAGE	HOW OFTEN	FOR WHAT

.....

DOCTORS I HAVE SEEN:

NAME	ADDRESS	PHONE #	FOR WHAT CONDITION

Again thank you for your cooperation by being flexible and available so that we may better serve you.