## **Homewatch CareGivers**

**Long Term Care Specialists** 

Advocate and Advisor for Home Care and LTC Benefits



FOR FREE, we will help you receive all the benefits you are entitled to for the least amount of cost; that is, assist initiate and manage a claim for maximum value of available LTC benefits.

Our knowledgeable staff will guide you every step along the way to be certain you understand your policy so that you make the most informed decisions.

## **Eliminate Hassle and Stress**

- File all forms to open a new claim on your behalf
- Submit weekly invoices and documentation as required
- Respond to requests for plan of care updates
- Support you for all LTCi nurse assessments to not risk having benefits denied or terminated

## **Minimize Costs**

- Our LTCi assistance is FREE
- Payment is accepted directly from the LTCi; also referred to as an Assignment of Benefits most home care agencies will make you pay and wait to get reimbursed
- Seek a premium waiver as quickly as possible (i.e., terminate your need to pay premiums)
- Cost effectively fulfill the elimination period (similar to a deductible)
- Leverage the term and limits of the allowed benefits get the biggest bang for your buck!

## **Maximize Benefits**

- Policy review with a detailed explanation of the benefits
- Coordinate other benefits including Personal Emergency Response subscriptions,
  Home Modifications and Durable Medical Equipment allowances
- We have worked successfully with almost all LTCi companies

In order to receive benefits, you must demonstrate that you need assistance with at least two Activities of Daily Living (ADLs) or have a diagnosis of cognitive impairment (e.g., Alzheimer's Disease).

Contact us today for a free consultation and assessment of your Long Term Care insurance and home care needs.

Phoenix 602-953-2872

Scottsdale / PV 480-663-7700

West Valley 623-214-5000



Let our family care for yours.™