



P.O. Box 13431  
Pensacola, FL 32591

Phone: 888-287-7116  
Fax: 866-383-4498

Date

Name  
Address  
City, State, Zip

**Re: Policy #**

Dear (Insured):

Thank you for contacting us in regard to accessing Home Health Care Benefits under your Long Term Care policy. Please find below the instructions for filing a claim and the enclosed claim forms to be completed by you, your primary care physician and care provider.

#### **INSTRUCTIONS FOR FILING A CLAIM**

- Insured or insured's legal representative (Power of Attorney) fully complete, sign and date:
  - Insured Claim Form; Fraud Notice; and Authorization to Obtain and Release Medical Information; and
  - Provide a copy of Power of Attorney document (if applicable)
- Primary Care Physician fully complete, sign and date:
  - Attending Physician's Statement; and Fraud Notice

*In addition to the requested claim form we may request copies of your medical records or a nurse may contact you to schedule a face-to-face assessment.*

- Home Health Care Agency representative fully complete, sign and date:
  - Home Health Care Agency Statement and Fraud Notice; and
  - Provide a copy of Agency License and W-9 Form
  - Provide copies of Service Invoices and Daily Care Logs for all dates of services
  - Provide a copy of the Home Health Care Agency's Fee Schedule.

Please return the completed claim forms and documents by facsimile to 866-383-4498 or by mail to the address as stated in the letterhead above. Upon receipt of the completed claim forms, other requested documents and copies of your medical records we will review your claim for benefit consideration. If we find additional information is needed to complete our review we will notify you accordingly.



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Your cooperation and assistance in the handling of your claim is appreciated. If you have any questions concerning the handling of your claim, the requested documentation or completion of the enclosed claim forms please call our Customer Service department at (888) 287-7116.

Sincerely,

*Claims Department*

**Insured Claim Form**

Complete this form and  
return to: SOA Claims, P.O.  
Box 13431, Pensacola FL  
32591

(An authorized representative  
may complete this form if the  
insured is unable to do so)

**DEMOGRAPHICS**

Insured Name				DOB	
Gender				Phone	
Insured's Current Address					
Is There a POA, Guardian or healthcare proxy?		POA, Guardian or healthcare proxy's Name			
POA/Guardian Phone					
POA/Guardian Address					
Insured's Marital Status		Live Alone?		With whom?	
Height				Weight	
Driver's License?				Still drive?	
Currently Employed:				Occupation:	

**MEDICAL**

Primary Care Physician:				1 <sup>st</sup> visit	
				Last Visit	
PCP address:				Phone	
Other Physician				1 <sup>st</sup> visit	
				Last Visit	
Specialty					
Other Physician Address				Phone	
Other Physician				1 <sup>st</sup> visit	
				Last Visit	
Specialty					
Other Physician Address				Phone	
Other Physician				1 <sup>st</sup> visit	
				Last Visit	
Specialty					
Other Physician Address				Phone	
Recent Hospitalization				Admit	
				Discharge	
Hospital Address					
Reason for Hospitalization					
Diagnosis 1:			Diagnosis 2:		
Diagnosis 3:			Diagnosis 4:		

## LIST MEDICATIONS

Medication	Dose	Frequency	When Prescribed	Why taken ?

## MEDICAL EQUIPMENT

Type and start of use


## ACTIVITES OF DAILY LIVING:

Does the insured have assistance with any of the following?

Bathing		If yes, how often		When Started?	
Dressing		If yes, how often		When Started?	
Transferring		If yes, how often		When Started?	
Eating		If yes, how often		When Started?	
Toileting		If yes, how often		When Started?	
Continence		If yes, how often		When Started?	

## INSTRUMENTAL ACTIVITES OF DAILY LIVING:

Does the insured have assistance with any of the following?

Shopping		When Started?	
Housekeeping		When Started?	
Cooking		When Started?	
Transportation		When Started?	
Laundry		When Started?	
Indoor mobility		When Started?	
Outdoor mobility		When Started?	

## COGNITIVE STATUS

Does the insured have any memory problems?

Does the insured have cognitive issues?		When Started?	
Does the insured wander?		When Started?	
Is the insured physically or verbally abusive?		When Started?	
Does the insured have poor hygiene?		When Started?	
Does the insured make poor judgments?		When Started?	
Is the insured uncooperative with care?		When Started?	
Can he or she be left alone?		When Started?	

**CURRENT SERVICES**

Formal Provider		When Started?	
Provider Address			
Provider Phone #		Contact	
Formal Provider		When Started?	
Provider Address			
Provider Phone #		Contact	
Informal Provider		When Started?	
Provider Address			
Provider Phone #		Contact	

**Are current services satisfactory?**

**How long do you anticipate services will be needed?**

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## **ADDITIONAL FRAUD WARNING DISCLOSURES**

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**ALASKA ARKANSAS, VIRGINIA:** Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**ARIZONA:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

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**DELAWARE:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**DISTRICT OF COLUMBIA:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

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**NEW MEXICO, LOUISIANA:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MEY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

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**MINNESOTA:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NEVADA:** Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under state or federal law, or both, and may be subject to civil penalties.

**NEW HAMPSHIRE:** Any person who, with a purpose to injure, defrauds or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

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**PUERTO RICO:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**TEXAS:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**I have read and understood the above**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Insured or Legal Representative

**Authorization to Obtain and Release Medical Information**  
*This authorization is intended to comply with the Health Insurance Portability and Accountability Act of 1996, as amended ("HIPAA").*

**Complete this form and return to:**  
*(An authorized representative may complete this form if the insured is unable to do so)*

**Alaska Care Claims**  
**P.O. Box 13431 Pensacola FL 32591**  
**Phone: 888-287-7116**  
**Fax: 866-383-4498**

Insured Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

I hereby authorize the following uses and disclosures of health information about me.

1. The health information that I am authorizing to be used or disclosed consists of all of the following information:

*My medical records and medical history; and other information that relates to:*

- The diagnosis of any physical or mental condition,
- The treatment or prognosis of any physical or mental condition,

whether such treatment is in electronic or paper form. This includes, but is not limited to, information related to psychiatric or psychological conditions; prescription drugs; alcohol or drug abuse; and communicable or infectious conditions such as AIDS, or sexually transmitted diseases.

2. The following persons or entities are authorized to disclose health information about me: A doctor; medical practitioner; hospital; clinic or medical or medically-related facility; pharmacy or pharmacy benefit manager; or any insurance or reinsurance company (including Kanawha Insurance Company); any consumer reporting agency such as the Medical Information Bureau, Inc. (MIB) or any other organization, institution, or person having health information about me.

3. Health information about me may be disclosed to Kanawha Insurance Company and its affiliates, service providers, Kanawha Insurance Company's agents, and representatives, and to any consumer reporting agency such as the MIB.

4. Health information about me may be used or disclosed to evaluate or process any claim for long-term care insurance benefits or to service my long-term care insurance coverage. I understand that there may be additional uses or disclosures of my health information that are specifically permitted by law without my authorization. For example, we may be obligated to disclose health information to government, regulatory, and law enforcement entities.

5. Kanawha Insurance Company is authorized to disclose health information about me to the individuals designated below. (You should consider listing your spouse, partner, children, and/or any other family member or friend with whom you may want Kanawha Insurance Company to discuss your claim.)

Print Name: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Print Name: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Print Name: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Print Name: \_\_\_\_\_ Phone No.: \_\_\_\_\_

6. I understand that:

- If I do not sign this Authorization, Alaska Care may decline to pay any claim for long-term care insurance benefits.
- Although an authorization may generally be revoked by sending a written request to Alaska Care, there is no right to revoke this Authorization if my claim for benefits may be contested by Alaska Care or if Alaska Care has already relied and acted upon this Authorization.
- My health information may be re-disclosed and no longer protected by HIPAA if the person receiving my health information is not required to comply with HIPAA. HIPAA only regulates certain types of entities, such as Alaska Care and health care providers. However, Alaska Care does require its agents and service providers to protect the confidentiality of health information.
- A copy of this Authorization is as valid as the original.
- I will receive a copy of this Authorization.
- This Authorization expires when coverage under my long-term care insurance policy terminates.

\_\_\_\_\_  
Insured Signature (or Power of Attorney)

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

**If this Authorization is signed by a Power of Attorney (POA) for the insured, a copy of the POA document must be included**

## ATTENDING PHYSICIAN'S STATEMENT

Patient Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

ICD Diagnosis and Concurrent Conditions (If diagnosis code other than ICD used, give name.) \_\_\_\_\_

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**Activities of Daily Living** — Please indicate areas of daily living with which the patient requires assistance.

*Bathing* — means washing, including a sponge bath, with or without extra equipment. ☐ Yes ☐ No Comment \_\_\_\_\_

*Continence* — Maintenance of reasonable bowel/bladder personal hygiene. ☐ Yes ☐ No Comment \_\_\_\_\_

*Dressing* — putting on and taking off clothing. ☐ Yes ☐ No Comment \_\_\_\_\_

*Feeding* — consuming prepared food with or without adaptive utensils. Does not include preparation and cooking of food. ☐ Yes ☐ No Comment \_\_\_\_\_

*Toileting* — means both getting on and off the toilet and maintaining a reasonable level of personal hygiene. ☐ Yes ☐ No Comment \_\_\_\_\_

*Transferring* — moving from a bed to a wheelchair or other type of convenience or furniture and returning to bed, as needed. ☐ Yes ☐ No Comment \_\_\_\_\_

**Mental Status**

Does the patient suffer from a cognitive impairment making him or her unable to think, perceive, reason or remember? ☐ Yes ☐ No Comment \_\_\_\_\_

Is the patient mentally competent to understand ordinary business transactions and to receive proceeds of insurance? ☐ Yes ☐ No Comment \_\_\_\_\_

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**Additional Comments** — Please outline any conditions making long term care medically necessary if not covered above.

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Will current loss of functional capacity leave patient ☐ Yes ☐ No Comment \_\_\_\_\_

unable to perform two or more ADL's for 90 days?  
Has patient had such a loss during the past 12 months? ☐ Yes ☐ No Comment \_\_\_\_\_

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**Patient Care Requirements**

Nursing Home Confinement? ☐ Yes ☐ No Authorized Duration \_\_\_\_\_ To \_\_\_\_\_

Hospice Confinement? ☐ Yes ☐ No Authorized Duration \_\_\_\_\_ To \_\_\_\_\_

Adult Day Care? ☐ Yes ☐ No Authorized Duration \_\_\_\_\_ To \_\_\_\_\_

Home Health Care? ☐ Yes ☐ No Authorized Duration \_\_\_\_\_ To \_\_\_\_\_

Other (Specify)? \_\_\_\_\_ ☐ Yes ☐ No Authorized Duration \_\_\_\_\_ To \_\_\_\_\_

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Physician \_\_\_\_\_ T.I.N. or S.S.N. \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

Physician Signature \_\_\_\_\_ Date \_\_\_\_\_



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Signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Attending Physician

### HOME HEALTH CARE AGENCY STATEMENT

(to be completed if your policy provides these benefits and you are making a claim)

Days of Home Health Care provided \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_ Days of Homemaker \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_  
Benefits Provided

Care Provided ☐ Assistance with bathing, dressing, feeding, toileting Service Provided  
or transferring

- ☐ Occupational, respiratory, physical and speech therapy
- ☐ Nursing services requiring the services of a licensed nurse
- ☐ Constant supervision because a physician has determined that the patient has a cognitive impairment requiring such supervision

- ☐ Shopping
- ☐ Housekeeping
- ☐ Transportation
- ☐ Laundry
- ☐ Cooking

Degree or Title of Person Providing Care \_\_\_\_\_

Agency \_\_\_\_\_ Telephone ( \_\_\_\_\_ ) \_\_\_\_\_  
Name Street Address City/State Zip

Tax I.D. \_\_\_\_\_ State License No. \_\_\_\_\_ Federal Certification No. \_\_\_\_\_

Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

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**TEXAS:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**I have read and understood the above**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Home Health Care Representative