

# THE NAVIGATOR

Charting a Healthy Course

SPRING / SUMMER 2022



SENIOR HEALTH INSURANCE COMPANY  
OF PENNSYLVANIA  
(IN REHABILITATION)



## Rehabilitation Update

As you are aware, on January 29, 2020, Senior Health Insurance Company of Pennsylvania ("SHIP") was placed in rehabilitation by order of the Commonwealth Court of Pennsylvania ("Court"). In May 2021, a week-long hearing was held by the Court to review the Rehabilitator's proposed Rehabilitation Plan and in August, the Court approved the Plan. As you have been made aware through many communications during the past two years, the financial challenges SHIP faces are serious. The Court-approved Plan includes measures to address SHIP's financial condition and to offer policyholders an opportunity to preserve meaningful long-term care coverage that fits policyholders' individual circumstances.

### PHASE ONE OF THE REHABILITATION PLAN UNDERWAY

Once the Plan was approved by the Court, we began the important work of implementing Phase One of the Plan. During this initial phase, most policyholders have a decision to make about adjustments to their policies. In January 2022, those policyholders were mailed customized Election Packages with premium rate and policy benefit modification options. An Election Package Overview, including a Sample Election Package and Election Package Video Series, was also made available on [shipltc.com](http://shipltc.com) to provide policyholders, family members, and trusted advisors with helpful resources to assist them in making their decisions. Policyholder elections were due to be returned to SHIP and postmarked during March.

Policyholders in some jurisdictions were not mailed Election Packages because the insurance regulators in those jurisdictions requested that Election Packages not be mailed to their policyholders at this time. Election Packages for policyholders in the affected jurisdictions will be prepared and

considered for distribution at a later date.

In April 2022, policyholders were informed of a delay in implementation of their Rehabilitation Plan elections related to the recently mailed Election Packages. This delay affects only the date of policy modifications, not other Plan implementation steps, and is due to recent developments in the rehabilitation court proceedings.

Certain state insurance regulators appealed the Approved Rehabilitation Plan to the Supreme Court of Pennsylvania. The Commonwealth Court and the Supreme Court both rejected requests by these appealing regulators to halt the Plan pending the appeal. However, the Pennsylvania Insurance Commissioner, as the statutory rehabilitator of SHIP, recently directed the Rehabilitation Team to delay implementation of policy modifications under the Plan until the earlier of October 1, 2022, or the date of the final order of the Pennsylvania Supreme Court. This delay will apply to all states and will provide a uniform, national implementation date for policyholder elections under the Plan.

The coverage options elected by policyholders on their Rehabilitation Plan Coverage Election Forms will be implemented at a later date, and current premium and policy benefits will remain in place until the new Election Effective Date is established and communicated later this year. It is important for policyholders to continue to pay premium when due to maintain current coverage.

SHIP has sent and will continue to send notices when there are important developments to share with policyholders. If you have questions about the rehabilitation process, please call our customer service representatives dedicated to responding to rehabilitation inquiries at (833) 894-8577 between the hours of 8:00 a.m. and 6:00 p.m. Eastern Time.

We are pleased the Rehabilitation Plan was approved by the Court enabling SHIP to offer policyholders an array of coverage options that meet their individual needs. We thank you for the trust you have shown in us, and we will continue to honor that trust by providing you with the quality customer service you deserve.

## Five Ways to Love Your Heart

You can improve your heart health through the choices you make every day. Scheduling routine medical care with your doctor is most important, but a few simple, consistent lifestyle changes can go a long way toward improving your heart health.

**1. Move to the Beat.** The heart is a muscle, so exercise strengthens it. Even light exercise, such as walking or gardening, is a powerful tool for preventing heart disease (and other diseases, such as diabetes). It also contributes to better sleep which decreases how hard your heart must work. Before you start any exercises, make sure to speak with your doctor about what exercises may be best for you.

**2. Diversify Your Diet.** Some of the best heart-healthy tips are also some of the easiest. Here are examples: eat a variety of colorful vegetables, drink plenty of water, and avoid too many processed foods. Among the best super foods are blueberries, asparagus, walnuts, oatmeal — and dark chocolate!

**3. Control Your Cravings.** While eating a variety of heart-healthy foods is recommended, you should not go overboard. Eating too much in one sitting can put strain on your body and digestive system. Ask your health care providers about the best heart-healthy foods for you and proper serving sizes.

- **4. Know Your Numbers.** According to the American Heart Association, blood pressure numbers of less than 120/80 mm Hg are considered within the normal range. Be aware of your numbers and make sure you are maintaining appropriate blood pressure levels. Talk to your doctor and partner with them to help keep your blood pressure in a healthy range. In between doctor visits, you can visit your local pharmacy or buy an at-home blood pressure kit to monitor your levels.



- **5. Don't Worry, Be Happy.** How you deal with stress can change with age, and proper stress management is important. Know what causes you stress and consider writing it down or talking to someone to help process your stress. You can also relieve tension by trying something new. A break from your normal routine can infuse a bit of fun into your daily life, boosting your happiness. And if you laugh while doing it, all the better. As they say, laughter is the best medicine!

## Customer Service: Important Things to Remember When Filing Your Claim

Our goal is to help you to streamline and simplify the claims process. Here are a few simple things you can do to help avoid delays in the processing and payment of each new claim you submit:

✓ **Complete, sign, and date the *Policyholder Claim Form*.** Be sure to answer all 14 questions. Submit your claim form along with an *Authorization for Use of Health-Related Information Form*.

✓ **Submit an *Authorization for Disclosure of Health-Related Information Form*.** This will permit us to speak with your representative, such as a family member or friend, about your claim.

✓ **Include all itemized invoices for payment of services related to your claim.**

✓ **Provide copies of any important documents that apply to your situation.** (e.g., Power of Attorney).

✓ **Complete, sign, and submit a *Direction to Pay Form*,** if you and your provider agreed to have your provider paid directly by SHIP for your claims.

✓ **Submit your claim information.** You may mail the information to: P. O. Box 64913, St. Paul, MN 55164 **OR** fax to 952-983-5256. Fax is preferred and will allow us to begin processing your claim more quickly. Don't forget to make photocopies of all claim documents and keep them for your records.

For help in obtaining claim forms, contact Customer Service at (877) 450-5824 or visit the "Forms" section of [shipltc.com](http://shipltc.com).

## Injury Prevention Tips: Avoiding Fires and Falls

You can help to reduce the risk of injuries in your home by taking simple corrective actions to help ensure your safety. Seniors are generally more vulnerable to injuries due to falls, and around 30% of people over age 65 experience some type of fall incident each year. These falls often result in loss of mobility or independence. Additionally, home fires are always a concern and there are steps you can take to help mitigate that risk.

### FIRE PREVENTION

#### Avoid Electrical Overloads–

Built-in circuit breakers are designed to shut off power when a circuit becomes overloaded. Avoid having too many devices connected to a single circuit, including power strips. This can lead to overheating and fire.



#### Use Heating Equipment the

**Right Way** – Keep clutter or anything flammable at least three feet away from heat sources, and never leave heaters on at night when you've left the room. Have your chimney and furnace professionally inspected once a year to prevent both fires and carbon monoxide poisoning.

#### Install Smoke and Carbon Monoxide Detectors –

The American Red Cross recommends that you install smoke alarms on every level of your home, inside bedrooms and outside sleeping areas, and test them every month. If they are not working, change the batteries. If you have hearing loss and remove your hearing aid at night, use a smoke alarm with high intensity flashing lights or a "pillow shaker" that can wake you up in an emergency. Consider complementing your smoke detector with a pillow shaker for greater safety.

**Be Careful in the Kitchen** – Don't wear loose clothing while cooking and tie back long hair and jewelry. Always keep a fire extinguisher in the kitchen but at a safe distance from the stove. If you worry about distractions causing you to leave the kitchen while cooking, consider installing an automatic stove shut off device.

### FALL PREVENTION

- **Take Care of Yourself** – Consult with your doctor to determine the best strength and balance exercises for you and to review your medications for any side effects, such as dizziness or confusion. Go for regular eye exams to ensure clear vision.

- **Take Care of Your Space** – De-clutter your spaces to prevent tripping or knocking into things and tuck all cords against the walls. Use non-slip mats in the bathroom and kitchen. Keep frequently used items where you can easily reach them, such as in lower shelves or cabinets. Have good, uniform lighting throughout your house, especially between your bed and the bathroom and near any interior steps.

- **Take Care on Your Stairs** – Many people don't have the option of single floor living. If your



staircase only has one handrail, you can make it safer by installing a second one. And always keep at least one hand free when going up and down the stairs so you can use the handrail. Replace or remove old stair carpeting and runners to eliminate any tripping hazards.

- Your home should be a peaceful and safe haven. If you would like to learn more about home safety assessments, the national Eldercare Locator can help connect you to your local Area Agency on Aging and its trusted resources. Call 1-800-677-1116 or visit [eldercare.acl.gov](http://eldercare.acl.gov).

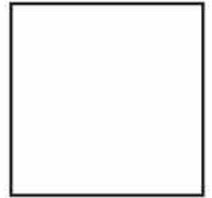
*"Everyone who helped us went above and beyond to make our claim process pleasant and efficient. Thank you."*

**-Recent Comment from a Policyholder**



SENIOR HEALTH INSURANCE COMPANY  
OF PENNSYLVANIA  
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P.O. Box 64913  
St. Paul, MN 55164



## Save Time and Money with Automatic Monthly Bank Drafts

Do you currently mail your long-term care insurance premium? Consider signing up to have it withdrawn directly from your checking or savings account. You'll save time on writing checks, trips to the bank or mailbox, and the costs for stamps and envelopes. You'll also get peace of mind knowing you'll never miss a payment or experience a payment getting lost in the mail.

Call Customer Service at 877-450-5824 to request an Electronic Fund Transfer (EFT) Authorization or visit the "Forms" section of [shipltc.com](http://shipltc.com) and select "Bank Draft" to access the form.

## Has Your Address Changed? It's important you let us know.

### Please report address changes by:

- Calling customer service at (877) 450-5824, Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern Time
- Submitting a signed written request to:  
Senior Health Insurance Company of Pennsylvania (In Rehabilitation)  
P.O. Box 64913  
St. Paul, MN 55164

