



THE NAVIGATOR

Charting a Healthy Course

SPRING / SUMMER 2023



SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

Rehabilitation Plan and Policyholder Election Effective Date

Since the Pennsylvania Commonwealth Court approved SHIP's Rehabilitation Plan in September of 2021, SHIP has continued to enact court-approved measures to address SHIP's financial condition and focus on protecting policyholder interests. In 2022, a majority of policyholders received an Election Package in which they were asked to select and submit a Rehabilitation Coverage Option. Subsequent notices were mailed to affected policyholders informing them that the effective date of the Rehabilitation Coverage Option would be delayed due to certain state insurance regulators filing an appeal with the Supreme Court of Pennsylvania regarding the Approved Rehabilitation Plan. On September 15, 2022, that appeal was heard before the Court. We are hoping to receive the Court ruling soon, but there is no definitive timeline for when the Court will render its decision.

There are some policyholders who have not yet received an Election Package because the insurance regulator in their state requested that Election Packages not be mailed to their policyholders at that time. If you did not receive an Election Package and would like more information, please visit

shipltc.com/election-package-overview.

DEDICATED TO KEEPING YOU INFORMED AND PROVIDING HIGH-QUALITY SERVICE

We are dedicated to keeping you informed about new developments and providing high-quality service for your insurance needs. When there are important developments to share, notices will continue to be sent to you. Our focus on providing high-quality service is

unwavering. Every interaction with policyholders is monitored and we measure our performance against speed of service, quality of service, and customer satisfaction standards.

Once the Supreme Court of Pennsylvania has rendered a decision regarding the appeal of the Approved Rehabilitation Plan, you will be notified of the Policyholder Election Effective Date by regular mail approximately 30 days before your election becomes effective. Current premium and policy benefits will remain unchanged until the Policyholder Election Effective Date is established and communicated to policyholders. You must continue to pay your premium when due in order to maintain your current coverage. If you chose the Enhanced Paid-Up Coverage Option when submitting your Coverage Election Form, your policy premiums will continue to be due until the Policyholder Election Effective Date.



We understand your concerns about rehabilitation and regret the delays associated with the Court proceedings. Thank you for being a valued customer over the years. We are committed to keeping you informed, providing you with helpful information, and delivering high-quality customer service.



Seniors and Finances: Money-Saving Tips for Surviving Inflation

Soaring inflation takes a toll on us all but it can cause increased strain on seniors with fixed incomes. Here are simple ways to help lessen inflation's financial impact:

\$ Look over your budget and review your current spending, line by line. Be honest with yourself when you ask, "Is this a want or a need?" Your rent or mortgage may be a fixed amount, but there may be room to cut discretionary spending. As examples, cancel any unused subscriptions on auto pay or get movies and books from the library rather than buying them.

\$ Shop smarter and buddy up on groceries. Build a shopping list for weekly supermarket trips with a neighbor or friend. Shopping only once a week and buying in bulk on foods that go a long way in cooking (like soups, stews, and chilis) saves money. Plus, you'll save on gas while enjoying social time! Switch to generic brands rather than pricier name brands. Often the only difference between the two is price and packaging.

\$ Take advantage of senior discounts. From locally owned stores to public transportation and private entertainment venues, many vendors appreciate the wisdom and contributions of seniors and recognize them through reduced rates and prices. In most cases, all you need to do is ask if there's a discount for seniors. You earned it, so enjoy!

\$ Protect yourself from higher energy prices. Wait until you have enough clothes to run a full load of laundry or dishes to run the dishwasher. Consider re-adjusting your thermostat setting, turning off lights in unused areas or rooms, and unplugging electrical appliances when not in use. The money saved on utility bills can really add up.

\$ Many older adults miss out on saving money through public and private benefits programs simply because they don't know about them, don't believe they're eligible, or aren't sure how to apply. Visit the National Council on Aging's Check Up at benefitscheckup.org or call their helpline at (800) 794-6559 to see what's available in your area and how you can apply for money-saving benefits.



We may not have control over economic conditions, but we do have control over our money habits. Being disciplined with spending and saving during volatile

economic times is your best tool for surviving inflation and keeping more money in your pocket!

Satisfaction Survey Question on Filing Your New Claim

CUSTOMER SERVICE CORNER

The number one question and feedback response we receive on our policyholder satisfaction surveys is about the timing of claims eligibility decisions and benefit payments. When you file a new claim, our goal is to process it quickly and efficiently.

As a policyholder, it can sometimes feel overwhelming to fill out required forms and provide supporting documentation, especially when filing an initial claim. When SHIP becomes aware a policyholder is ready to file a claim, a claim information packet is sent to provide the forms needed and checklists to follow in filing your claim. Once you submit your claim information, the work

begins to carefully evaluate documentation and ensure your file includes everything needed to make an eligibility decision and pay your claim.

At times, there may be missing or incomplete information that is needed. We continuously explore ways to streamline and improve the claim process to provide high-quality and timely customer service. One way is by offering detailed guidance on how to prepare your claim for submission. Check out the article on the next page for helpful tips on assembling a complete claim for faster claim processing.

We encourage you to include all required documentation early in your submission process. Once your initial claim has been submitted, benefit eligibility has been determined, and the initial claim payment has been processed, the ongoing claim process will be much easier – and faster! We are always here to help, so call with questions at (877) 450-5824, Monday through Friday, 8:00 a.m. to 6 p.m. Eastern or visit shipltc.com/forms.



Step-by-Step Guide to Submitting a Long-Term Care Claim

Filing a long-term care claim for the first time can be confusing. These steps and tips were prepared to provide helpful guidance to assist you when the time comes.

- ▶ **Step 1:** When preparing to submit a claim, please refer to your long-term care insurance policy to help determine the policy's terms of coverage.
- ▶ **Step 2:** A Claim Information Packet and Policyholder Claim Form should be obtained from our website, shipltc.com/forms, or by calling Customer Service at (877) 450-5824.
- ▶ **Step 3:** Review the Claim Information Packet and complete the following forms:
 - A. Policyholder Claim Form (answer all questions 1 through 14)
 - B. Authorization for Use of Health-Related Information
 - C. Caregiver Weekly Timesheet (when filing a home health claim)
 - An itemized invoice must be submitted along with daily visit notes. These daily visit notes record information about the care provided each day. This information should be documented on the Caregiver Weekly Timesheet which can be obtained from our website or by calling Customer Service.
 - D. Continued Monthly Residence form (when filing a facility claim)
 - A Continued Monthly Residence form is required and must be completed by facility staff and submitted with the invoice. It is important your facility staff provide all information requested on the form and submit a new form for each month of the claim period.

Helpful Reminder: Make copies of all correspondence and documents you send to SHIP so you have a record of what you have submitted.

- ▶ **Step 4:** If you prefer to have us speak with someone else about your claim on your behalf, you must complete and submit an Authorization for Disclosure of Health-Related Information form. If this form is completed by a Legal Representative, then a valid Power of Attorney, Guardianship, Conservatorship, or similar documentation must be submitted with this form.
- ▶ **Step 5:** Submit all completed forms and supporting documentation together. The preferred method for you to submit your claim forms and supporting documentation is by fax to (952) 983-5256. You may also mail them to P.O. Box 64913, St. Paul, MN 55164.

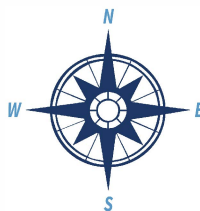
IMPORTANT TO NOTE:

Documentation needed from care providers and medical professionals can cause delays in processing your claim if they do not submit this information timely.



What You Can Expect from Us

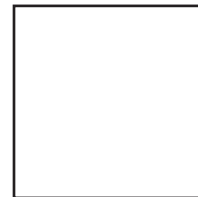
If additional information is needed, we will work diligently to gather this information on your behalf. A claim status letter will be sent to your address on file periodically to keep you informed of the claim decision status. Following the claim eligibility review, you will receive written notification informing you about the outcome of the eligibility review.





SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

P.O. Box 64913
St. Paul, MN 55164



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

OR

- Submitting a signed written request to:
Senior Health Insurance Company of Pennsylvania
(In Rehabilitation)
P.O. Box 64913
St. Paul, MN 55164



NEW! For Your Protection: Enhanced Caller Identification Process

When you call SHIP Customer Service at (877) 450-5824, you're accustomed to providing your name, policy number, and phone number to the call center representative to verify your identity. We take your privacy seriously so, as an extra measure of protection, we will now ask for your date of birth (DOB) and the last four digits of your Social Security Number (SSN). Please make sure you have this information and your policy number available when you call.

If you are unable to provide your DOB or SSN, you may provide your mailing address or phone number as an alternative identifier. However, please be aware that if you are unable to provide any of the requested information, the call center representative will only be able to answer questions that are not specific to your policy. In order for us to provide information protected by the Health Insurance Portability and Accountability Act (HIPAA) or allow you to make changes to your policy, you will need to provide your DOB or the last four digits of your SSN.

As a valued policyholder, we strive to deliver the best customer service experience possible. Our goal with this enhanced caller identification process is to provide you and your policy information with a higher level of privacy and security.