

# Above-and-Beyond Insurance Assistance

Nathaniel already had a lot on his plate.

Then his wife was diagnosed with dementia, and as time went on, his ability to care for her became increasingly difficult. On top of that, he had recently been diagnosed with a disease that required lengthy treatments.

"I went to several support groups and talked with multiple social workers who recommended a few home care companies," said Nathaniel. "I wanted excellent care for my wife, and I also wanted care that I could afford."

Nathaniel knew he had two long-term care insurance (LTCI) policies for both himself and his wife that had both been paid off for quite some time, but he didn't know how to access the benefits. He started calling the few home care companies the social workers had recommended.

"The first couple companies made it very clear that reimbursement for my long-term care insurance policy was my problem not theirs," he shared.

Then he called Family & Nursing Care.

"Talking to Karin Martinez [Family & Nursing Care's Long-Term Care Insurance Manager] was a blessing," Nathaniel shared. "From the first conversation, I felt heard and just knew I was going to be well taken care of. And I was!

"I didn't realize that getting reimbursement for my long-term care insurance benefits would be such a complicated process," he said. "Karin figured it all out, and is helping to make sure my wife's long-term care insurance benefit is being used to cover the cost of care for my wife."



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Family & Nursing Care understands that long-term care insurance reimbursement can be confusing and challenging to navigate. That's why we employ a full time Long-Term Care Insurance Manager to support clients in getting a full understanding of the criteria, benefits, policy holder responsibilities, and next steps for a successful and smooth experience with the claims reimbursement process.

Karin helped to guide Nathaniel through all the necessary steps in filing his claim. She stayed in close contact throughout the whole process. She also helped educate Nathaniel, which empowered him to make the best decisions for his future. In fact,

for all clients, she makes a call with the family to the long-term care insurance carrier so the family can better understand their specific policy. **Karin is a staunch advocate for our clients. We receive ongoing praise from hundreds of clients/family members about Karin's dogged determination to ensure clients' receive their LTCI reimbursement.** She is available to help them navigate their policies regarding benefits, qualifiers, stipulations, and more.

Laughingly, Karin describes her job as a translator: "I translate insurance-speak into plain-speak for clients and their family members."

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