

# Lincoln and LTCG

## Long-term care claims

Lincoln Financial is partnering with LTCG, the largest third-party claims administrator in the long-term care (LTC) insurance industry. LTCG's strategic vision and technology roadmap align with Lincoln's goal of continually enhancing the service we provide to policyholders.

Our combined focus is on streamlining the LTC claims process and managing a comprehensive plan of care – for a more efficient policyholder experience.

### Who is LTCG?



Provides services to all the  
**TOP 10**  
LTC insurance carriers



Manages over  
**64,000**  
active LTC claimants



Manages over  
**1.4 million**  
LTC insurance policies



Facilitates over  
**\$3.5 billion**  
in LTC claims per year

Source: Based on data from LTCG as of May 2021.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

## LTCG's experienced team

LTCG's leadership team is made up of tenured LTC experts from across all business segments. The claims leadership team, together with the Vice President of Clinical Services and Chief Medical Officer, have over 135 years of combined LTC experience.

The larger claims team has almost 700 professionals, including 70 licensed health care practitioners (LHCPs), 260 professionals adjudicating claims and 30 quality assurance auditors.

## LTCG's claim process

LTCG's claims team provides industry-leading long-term care services and solutions to guide insureds and their families through this challenging time. Highlights of our partnership include:

- A personal intake process obtains initial reported care needs, provider and medical information; claims support staff orders the necessary requirements to conduct the initial and ongoing eligibility review.
- Care Management staff determines eligibility based on the degree of functional and/or cognitive deficit, and develops a Plan of Care for approval. Turnaround time from notice of claim until benefit eligibility decision is significantly reduced with these protocols.
- The Care Management team remains involved throughout the duration of the claim, monitoring the Plan of Care to ensure services are appropriate and benefit eligibility criteria is met. LTCG also has resources available to insureds and their families should they need to locate eligible care providers and/or community resources.
- The Claim Exam staff ensures the appropriate benefits are issued based on the policy benefits and the approved plan of care.

## Improving the client experience through self-service

Lincoln Financial policyholders and/or their durable Power of Attorney have access to the LTC PolicyHub—a self-service portal developed by LTCG to provide its clients with an improved customer experience. PolicyHub lets customers link to our portal directly from the current Lincoln website without additional authentication. Key enhancements allow the customer to:

- Initiate a claim by completing a set of questions regarding care setting and providers
- Access a real-time status tracker to monitor outstanding and completed requirements during the claim eligibility process
- View all pending and processed claim invoices and payments, including the associated Explanation of Benefits (EOB)



For more information, please contact your Lincoln representative.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2021 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3894209-110121

PDF ADA 12/21 **Z01**

**Order code: MG-LTCG-FLI001**



Affiliates include broker-dealer/distributor Lincoln Financial Distributors, Inc., Radnor, PA, and insurance company affiliates The Lincoln National Life Insurance Company, Fort Wayne, IN, and Lincoln Life & Annuity Company of New York, Syracuse, NY.

**For financial professional use only. Not for use with the public.**