

USING YOUR LONG-TERM CARE INSURANCE TO PAY FOR CARE

You've planned ahead well and have long-term care insurance to pay for assisted living, memory care, in-home care and/or nursing home care.

Unfortunately, owning a long-term care insurance policy does not guarantee benefits.

And, when care is received, payment is not automatic. For most families, insurance claim denials or payment delays can be difficult at best.

The long-term care insurance claims process is exacting and demanding. A successful claim requires detailed knowledge of the policy. There are over 400,000 policy variations, including different eligibility/certification requirements. For a successful claim, not only is documentation needed from every care provider and medical provider, their documentation must satisfy your own policy requirements.

Family Solutions for Care (FSC) is America's largest and most experienced long-term care insurance claims experts and family advocate company. We've unlocked more than \$250 Million in claims payments.



Family Solutions for Care exists to help families get every long-term care insurance claim dollar they deserve. Faster.

- **More money** In our experience, many individuals who have a long-term care insurance policy do not get all of the claim dollars they deserve. **As a result of our unique claim analysis and retroactive care review, our clients typically receive \$23,000 in extra claim dollars!**
- **More time** We save families countless hours on the phone, interpreting insurance and medical/caregiving records, and managing paperwork.
- **Lost policy?** Can't find your family member's long term care insurance policy? We can help! We are glad to help you track down and secure the policy at no cost to you.
- **Proven Track Record** When FSC is involved from the very beginning, on a standard claim, we have a 100% success rate. If you have a denied claim, of course we will help you! When families bring us in after a claim is denied, we are able to get the denial overturned in over 90% of cases! Denied claims are more costly.

We want to help you understand what benefits you can expect from your policy, and how exactly the claims process works.



For a no-cost, no obligation review of your policy and your situation
CONTACT Family Solutions for Care
www.FamilySolutionsForCare.com • 844-858-4500

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Here's what one client had to say...

"We were incredibly frustrated by our LTC company... Their policy promised to pay out for a dementia diagnosis OR inability to perform some activities of daily living... They promptly denied our claim. We appealed to the insurance commissioner... No help. Then we heard... About Family Solutions for Care (FSC). We were nervous to commit, but it ended up taking off an enormous burden... FSC turned a nightmare into a process that... Ended with the LTC company... Paying for long overdue care. I can't recommend them highly enough."

Connie Missimer via Google Reviews (read dozens of other reviews online)

Maximizing Your Benefits is our Passion!

Family Solutions for Care is the result of a long-term care insurance agent's frustration with a painful claim in her family.

Our co-founder Wendy Rinehart helped her big brother get a policy when she was a long-term care insurance agent.

Tragically, just a few years later, he fell ill and needed long-term care. So, like you, Wendy knows what it's like to see a loved one's decline. To arrange the care they require. Delay after delay and frustration after frustration made her realize how difficult the long-term care insurance claims process could be – even for an expert in long-term care insurance! That's when Wendy decided to dedicate herself to making it easier for families facing a long-term care claim to get the policy claim dollars they paid for and deserve.

That's why Family Solutions for Care (FSC) was started, and that's the mission of FSC. We help families in their most difficult of times, day after day, year after year. Let our family of experts help your family.

Feeling Overwhelmed? Help is on the way. We've got you. Family Solutions for Care



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