



Estado Libre Asociado de Puerto Rico
OFICINA DEL COMISIONADO DE SEGUROS
Programa de Educación Continua

Ejemplo aceptable sobre el bosquejo de un curso

Long Term Care

- 7:45 - 8:15 Registration
- 8:15 - 8:30 Welcome and Introductions
- 8:30 - 9:15 I. What the heck is long term care anyway? The Graying of America...and the kids have moved away...the need for extra family care in the modern world.
- A. Basic History of Long Term Care
1. Prior to 1970
 - a. Longer hospital stays
 - b. Stay at home with families
 - c. "Old Folks Homes"
 - d. Nursing homes - "Pits of hell"
 2. Early to Mid 80's to present
 - a. Rising hospital costs
 - b. Cost Containment
 - c. DRG - diagnostic related groups
 - d. Two income families
 - e. Improved facilities
- 9:15 - 9:30 B. Common LTC Services
1. Physical therapy
 2. Speech therapy
 3. Drug administration
 4. Dressing changes
 5. Feeding (oral and intravenous)
 6. Physical care (bathing, etc.)
 7. Caretaking (keep from wandering away or harming self and others)
 8. Social Events (crafts, speakers, activities)
- 9:30 - 10:00 C. Trends for the future
1. Cost containment
 2. Home Health Care
 - a. Patient comfort of staying home
 - b. Home Health Care Agencies

- c. Hiring outside realm of licensed Home Health Care agencies
- d. Same person vs. daily change

- 10:00 - 10:30 D. Introduction to Geriatric Ethics . . .
Special Considerations for Insurance Agents
- 1. Creating trust and credibility
 - 2. Explanation to care givers/children
 - 3. Power of Attorney
 - 4. Guardianship
 - 5. Trusts & Wills

10:30 - 10:45 Break

10:45 - 11:30 II. What about Medicare and Medicaid?

- A. Medicare
 - 1. Eligibility
 - 2. Part "A" LTC Benefits
 - a. Hospital inpatient
 - b. Skilled facilities
 - c. Home health care
 - d. Hospice
 - 3. Part "B" LTC Benefits
 - a. Doctor services
 - b. X-Rays
 - c. Lab tests

11:30 - 12:15

- B. Medicaid
 - 1. The nature of the beast, an explanation
 - 2. The dollar dilemma: poverty vs poverty
 - 3. LTC limitations: recent court decisions

12:15 - 1:00 LUNCH

1:00 - 1:30 III. Medicare Supplements vs Long Term Care:
The ethical and legal conundrums in product differentiation for the practicing agents.

- A. Basic legal considerations
 - 1. Explanation of coverage
 - 2. 20 day co-pay
 - 3. Definitions - the fine line
 - a. Skilled care
 - b. Intermediate care
 - c. Custodial care
 - 4. Co-pay for skilled care

- 1:30 - 2:00 B. Basic ethical considerations
- 1. Relating to client or care giver
 - 2. What do clients or care givers do when
 - a. must wait for bed

- b. when entering nursing home
 - c. when there is no money
 - d. when asked to "sign over" assets
 - 3. Coverage differences
 - a. Medicare
 - b. Medicaid
 - c. LTC - skilled care only
 - 4. Claims handling
 - a. family concerns - panic sets in
 - a. LTC carrier
 - b. Medicare & Medicaid
- 2:00 - 2:30 C. Case study sampler
- 1. Skilled care case
 - 2. Intermediate care case
 - 3. Custodial care case
- 2:30 - 2:45 BREAK
- 2:45 - 3:15 IV. Long Term Care Coverage Takes Center Stage
- A. The NAIC, State Pilot Programs & LTC
 - B. The State and LTC; product approval process
- 3:15 - 3:45
- C. Underwriting and Rating
 - D. Policy Design
- 3:45 - 4:15
- E. Common terms and definitions
 - F. Limitations and Exclusions
- 4:15 - 4:30 Wrap Up