Report Your Long-Term Care Insurance Claim Experience

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This week's Your Money column discusses the difficulty that some people have encountered when trying to file a long-term care insurance claim on a family member's behalf.

I compiled some of the most common reasons that claims are denied, along with aspects of the coverage that policyholders and their loved ones seem to find most confusing.

Given the complexity of the policies and the typically frail condition of the insured, having a strong advocate is of utmost importance, whether it's a relative or an honest insurance agent, preferably one with many years of experience specializing in long-term care policies. Involving the policyholder's doctor can help, too.

And if you do run into trouble, organizations like United Policyholders, a nonprofit advocacy group in San Francisco, can help point you in the right direction. "Just because an insurance company says 'no' the very first time you file a claim," said Tony Steuer, the group's director of financial preparedness, doesn't mean you should give up.

You can also contact your state's insurance department, though some are more active in this area than others, Mr. Steuer said, including New York and California.

If you have filed a long-term care insurance claim, please share your experience in the comment section below. And let us know if there was anything you learned that helped move your claim along.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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