

# **Assessment Process:**

**What happens during the interview process and how to prepare your client**

- Preparing the agent
- Preparing the applicant for the Interview
  - The Interview Process
    - Cognitive screening

# Preparing the Applicant starts with a prepared agent

Ask your Insurance Company to:

- Share their Underwriting Guidelines
- Communicate their Underwriting Philosophy
- Provide you with materials that explain guidelines, process and tools
- Provide a Client Brochure explaining the Process

# Preparing the Applicant

- Who conducts the interview
- How is the interview scheduled
- How long will the interview take
- Where does the interview need to be completed
- How should the applicant prepare for the interview

# Who will conduct the interview

- Registered Nurses, Licensed Practical Nurses and occasionally Licensed Social Workers and Medical Technicians

# How is the interview scheduled

- **The applicant is contacted at the best time listed at phone number indicated.**
- **Each company provides a specific script to the vendor describing the process.**
- **The interview is scheduled as quickly as possible**
- **A message will be left with the applicant, requesting a return call to schedule the interview.**
- **If the applicant is unreachable, the vendor notifies the insurance company.**
- **Some companies will ask a vendor to mail follow-up letters to the applicant letting them know how to reach the vendor.**

# How long will the interview take

- The length of the interview is dependant on the script agreed upon by the vendor and the insurer, but can be extended based upon the complexity of the applicants health history
- A telephone interview generally takes from 15-20 minutes
- An in person interview generally takes 45 -60 minutes

# Where does the interview happen

- Most Insurance Companies require that the Interview be completed in the home of the applicant – evening and weekend times can be arranged
- The interview should occur in a room in the applicant's home that is free of distractions and where the applicant is most comfortable



# Preparing the Applicant

- Interview time should be convenient.
- Have current medications and physician information available.
- Glasses or hearing aids need to be in place
- Let insurer know in advance if English is not the primary language.

# The Process

- Request received by vendor
- Vendor contacts applicant to complete interview and/or schedule appointment
- If there is no answer voice mail message left with number for applicant to return call
- Completed interview is returned to vendor
- Completed assessment is reviewed for quality
- Completed assessment information forwarded back to Insurance Company



# What can you do.....

- Use Your Senses
  - Hearing, Smell, Vision
- Evaluate and report on past & present health status
- Evaluate environment, functional and cognitive status

# Never Assume....

- Ask ALL the questions on the application

# The Interview

- Introduction
- General and Lifestyle Questions
- Medical History
- Medications
- Functional Review
- Cognitive Screening

# The Interview Process

- Rapport building
  - Introductions
  - Polite conversation
- Introductory Statement
  - Client informed of interview purpose
  - Inability to answer questions regarding insurance policy is reinforced



# The Interview Process



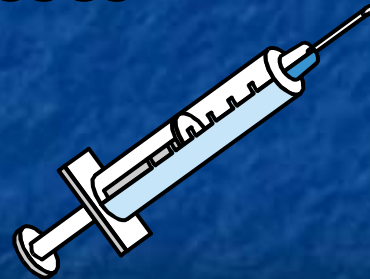
- General Information
  - This section of the assessment provides useful information when trying to form a complete picture
  - Details important information such as visual and hearing impairments, family support systems, and living arrangements
  - The applicant's height, weight, and blood pressure are measured



# The Interview Process

- Medications

- An applicant's medication usage and one's knowledge of the reasons for usage can be helpful in identifying the length and stability of disease processes

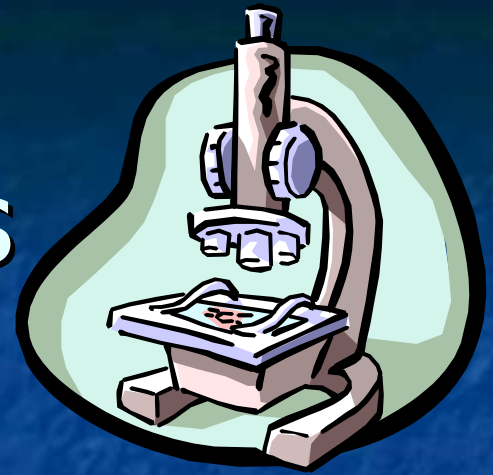


# The Interview Process

- Equipment Usage
  - Use of medical equipment and devices is a sure sign of current or impending functional impairment
    - Quad Canes
    - Electric Stair Lifts
    - Walkers
    - Wheelchairs
    - etc



# The Interview Process



- Medical Diagnosis & Symptoms
  - Many medical conditions are reason for further information gathering and evaluation. The stability of the disease process is imperative to the underwriting process
  - Symptoms detailed by an applicant can be indicative of medical conditions requiring further investigation

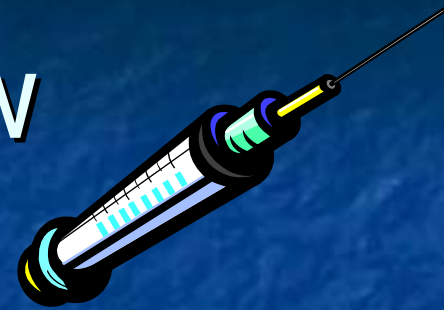
# The Interview Process



- IADL Review

- Instrumental Activities of Daily Living are described as the ability to perform some of the more complex activities associated with an independent life and use a higher level of cognitive functioning. Dependency in any two would constitute a functional failure of the assessment

# IADL Review



## ■ Medications

- The ability to measure the correct dosage of medications, to remember to take all medications at the correct time, and to physically handle all of the activities involved in taking the medicine (e.g. opening medicine bottles or using a hypodermic needle)

# IADL Review

- Telephone
  - The ability to answer and talk on the telephone, to look up numbers, and to dial



# IADL Review

- Managing Finances
  - The ability to manage all of one's day-to-day financial matters such as banking, paying bills, writing checks, and balancing the checkbook. It does not include an ability to handle complex finances such as taxes, investments, and financial planning





# IADL Review

## ■ Housework

- The ability to perform routine housekeeping activities including dishwashing, bedmaking, dusting, vacuuming, cleaning floors, and cleaning the kitchen and bathroom





# IADL Review

- Laundry
  - The ability to do all of one's regular laundry, including the transfer of laundry to the washing machine, dryer and/or clothesline, and putting the clean clothes away

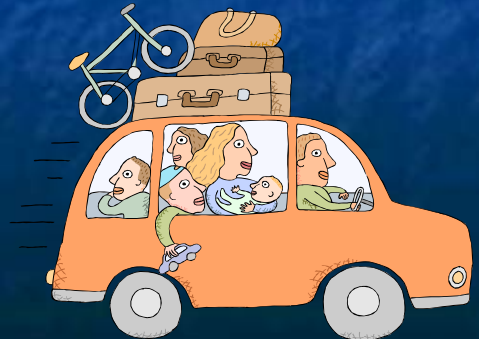




# IADL Review

## ■ Transportation

- The ability to get to places that are outside of walking distance. It includes the ability to either transport oneself **or** arrange for transportation, as well as the ability to get to and from and in and out of the vehicle. **It does not necessitate the ability to drive**





# IADL Review

## ■ Shopping

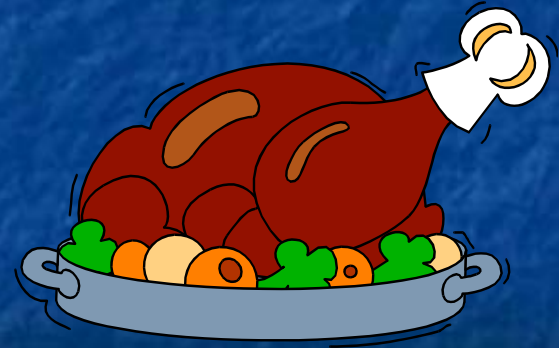
- The ability to get to the store, go around the store and obtain the desired groceries or other items (e.g. clothing, medication, etc.), pay for the items, bring them home, and put them away





# IADL Review

- Meal Preparation
  - The ability to plan, prepare, and serve nutritionally complete, well-balanced meals



# The Interview Process

## ■ Ambulation

- Client is asked to walk across room and back
- Careful attention should be given to the applicant who requires assistive devices and/or supports for safe ambulation



# The Interview Process

- ADL Review

- Activities of Daily Living are those that measure the ability to perform basic self-care activities. These tasks, most of which are performed on a daily basis, are required for basic survival. Dependency in any one would constitute a functional failure of the assessment

# ADL Review



## ■ Feeding

- The process of feeding oneself after the food is prepared and placed in front of the individual; or the ability to get food into the body by any means





# ADL Review

- Transferring
  - Moving in and out of a bed and/or chair with or without equipment





# ADL Review



- Mobility - Walking Inside and Outside
  - The ability to walk indoors (inside the house or apartment), with or without equipment
  - The ability to go outside within walking distance, including the ability to negotiate curbs and uneven surfaces, with or without equipment

# ADL Review



## ■ Bathing

- Taking a tub bath, shower, sponge bath, or bed bath. It includes the ability to wash every part of the body; get to the tub, shower, or sink; obtain and dispose the water; get in and out of the tub/shower, if used; turn on and off the faucets; and towel dry



# ADL Review



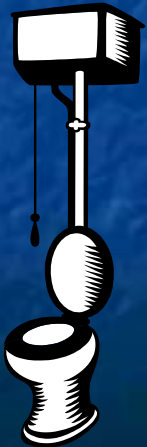
## ■ Dressing

- The ability to get clothing from the closets or drawers, put on and take off all items of clothing that are normally worn, and fastening them. This includes braces and/or artificial limbs, if they are used

# ADL Review



- Toileting
  - The ability to get to and from the toilet, transfer on and off, cleanse after elimination, and adjust clothing for the purpose of toileting



# ADL Review

- Bladder & Bowel Continence
  - The ability to exert voluntary control over bladder/bowel function.
  - Bladder/bowel incontinence is evaluated in terms of two factors: 1) the frequency with which any incontinence occurs; and 2) the frequency with which the person requires assistance to clean him/herself and the soiled items when incontinence occurs

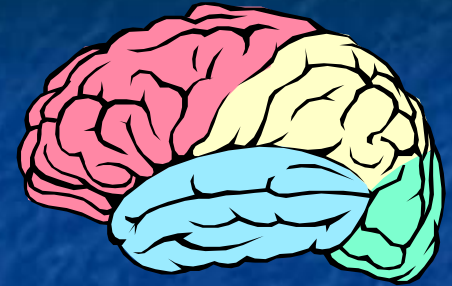


# The Interview Process

## Cognitive Screening

- Insurers utilize a variety of screening tools that have been validated for the LTC industry
- Interview should be free from distraction to assure concentration
- Insurance Company generally requests that no one else be present during the cognitive portion of the interview. Any coaching or assistance with the Screen results in it being invalid/inaccurate.
- Let insured know that this is important part of the pre-qualification process

# Cognitive Screening Tools In Use

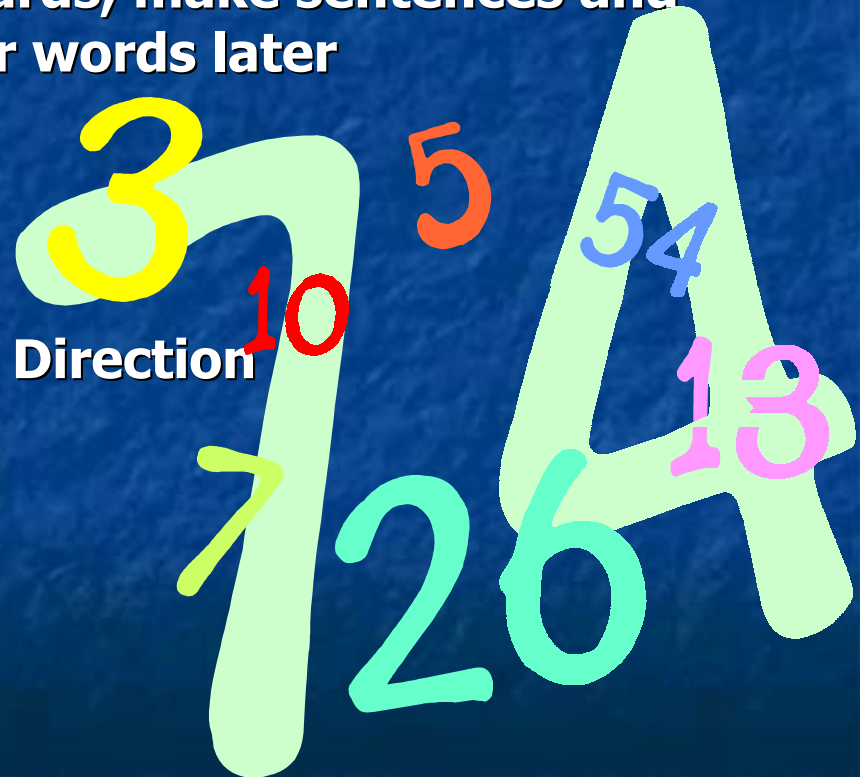


- **Mini- Mental State Exam (MMSE, Folstein) – 1975**
- **Short Portable Mental Status Questionnaire (SPMSQ) – 1975**
- **Delayed Word Recall – DWR – 1989**
- **Minnesota Cognitive Acuity Screen (MCAS) – 2000**



# Cognitive Screening Categories

- **Orientation** - Questions related current events and facts that one encounters on virtually a daily basis.
- **Short Term Memory:** Use flash cards, make sentences and told will be required to remember words later
- **Calculation – simple subtraction**
- **Comprehension/Ability to Follow Direction**
  - Clock Drawing
  - Copy a Design
  - Completing a requested task





■ Questions????