

## Introduction

LTCG is the leading provider of administrative solutions, assessments and clinical services to the long-term care insurance industry. LTCG currently manages over 1 million policies, processes over 45,000 active claims, and serves more than 30 insurance companies nationwide. In addition, LTCG provides its clients with unique insights on risk management built upon the industry's largest database of long term care underwriting and claims outcomes. **Every year LTCG pays over 1.2 billion dollars in claim payments on long term care policies for services delivered by providers just like you.**

To better serve our clients and their claimants we have established The LTCG Provider Directory. The directory consists of many different provider types such as skilled nursing facilities, assisted living facilities, home health agencies, home care agencies, hospice, and adult day care providers.

As a participating provider, all of your information would be on file to expedite the lifecycle of a claim.

## What are the benefits of being a member of the LTCG Provider Program?

Participation in our program allows for the potential of efficiencies to be created within your operation. In the past, we would have contacted you requesting your credentials or you would have submitted your information with each and every request for benefits. This is no longer necessary when you become a member of the Provider Program.

Some of these efficiencies may include:

- Published Rate Schedule
- State Licensure
- Certificate of Professional Liability

The Provider Directory Team will work with you to establish discounted contract rates for any services your operation provides. These discounted rates would then be required for all policy holders, for the carriers which LTCG administers benefits for. Your contracted rates would benefit our policy holder, your client, with lower out of pocket expenses. This in turn, provides the potential for your client and/or their family to utilize your services for a longer period of time.

As a participating provider in the LTCG Provider Directory, your information will be utilized as part of our referral process. If you are selected as the provider of choice, our policy holder or family member will reach out to you to discuss arranging services. **You will not receive referral information or a guaranteed number of referrals directly from LTCG.** Please refer to the LTCG Carrier Listing, Attachment A, to determine if your client qualifies for a discounted rate under this contract.

## Carriers Administered by LTCG

AIG  
Allianz  
American Fidelity Group  
Bankers Life  
Best Meridian Inc. (BMI)  
Blue Cross Blue Shield – FL  
CalPERS  
Cincinnati Life  
CNA Individual  
CNO  
Colonial Life  
GILICO  
GSUAA (Gerber)  
Life Insurance Southwest  
Mutual of Omaha  
National Life Insurance  
New York Life  
Pacific Life  
Prudential  
Riversource  
SHIP/Fuzion  
Southern Farm Bureau  
Thrivent  
UNUM  
VRS

