

Cross Selling Home Health Care




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WHY HOME HEALTH CARE

(800) 689-2800

www.SMS-University.com

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Home health care is a wide range of health care services that can be given in your home for an illness or injury.

Home health care is usually less expensive, more convenient, and just as effective as care you get in a hospital or skilled nursing facility (SNF).
(source Medicare.gov)

Why add a home health policy?

Adding a home health policy:

- Gives your client additional funds during their recovery process
- Very limited underwriting
- Can be paired with any other insurance plan:
 - Medicare Advantage
 - Medicare Supplement
 - Group Coverage
 - Stand Alone Plan
 - Individual Policy

**What is
Home
Health
care?**



Home Health **COSTS**

Medicare pays 100% of home health care costs for:

- Therapy Services
- Skilled Nursing Care
- Social Work
- Certain Supplies

However, your clients may have additional costs for:

- Additional Medical Care
- New Prescription Drugs
- Durable Medical Equipment (DME)
- Private Duty Care
- Other Medical Expenses

A home health
care policy can
help offset these
costs & more



Home Health Policy

Indemnity Plan

All benefits paid to the policy holder, regardless of other coverage

Sell right off the brochure

Benefits listed on the brochure

Rates easily calculated on GTL's app

Rx Benefit

Client receives a check up to \$600 per year

Additional benefits available:

- Accident and Sickness Benefit
- Critical Accident
- Ambulance Benefit
- Dental/Vision
- Return of Premium



Rx benefit can be used even if your client never utilizes home health benefits

Sales IDEAS



Avoid the Nursing Home

Most, if not all your clients, will want to avoid the nursing home. This plan can help post hospitalization to bypass the nursing home and allow your client to recover at their home.

Private Duty Care

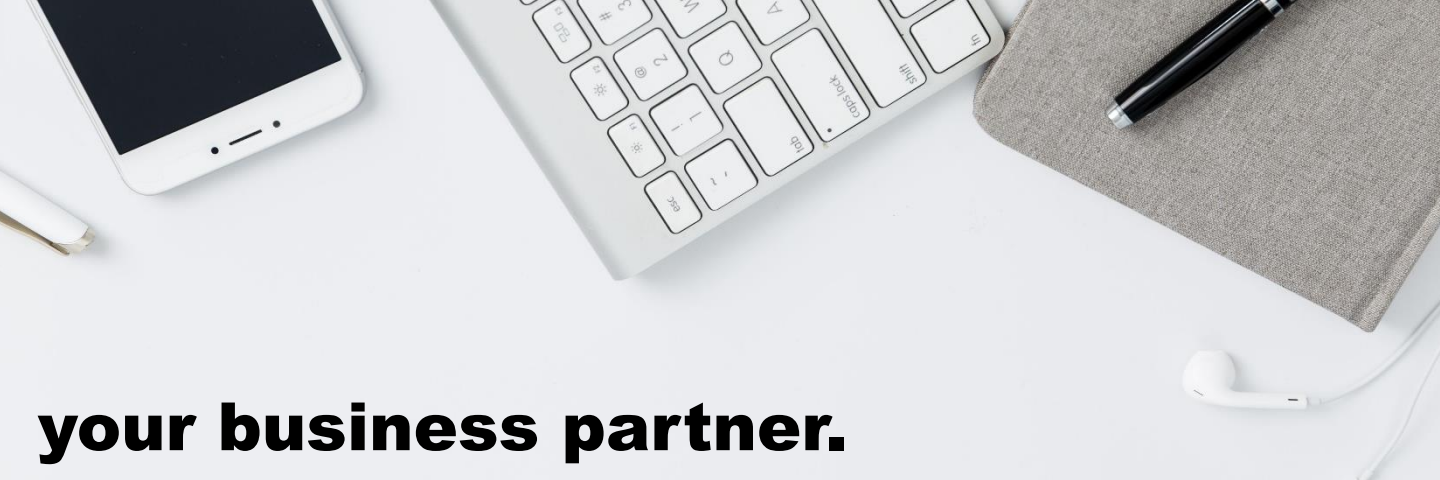
Medicare does not cover private duty care. When receiving home health care, they can use the indemnity benefits to fund a private caretaker to help with meal preparation, housework, and other tasks so your clients a focus on recovery.

Drug Envelope

Provide your clients with an envelope (with your information on it) to keep track of their pharmacy receipts. Then once a quarter help your clients apply for the reimbursement. This is a great way to stay in front of your clients, have them take advantage of the plan, and tell their friends!

Hospital Indemnity Pivot

If your client does not qualify for a HIP (hospital indemnity plan), offer them a home health care policy to help them recover at home after a hospitalization.



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