



Underwriting long-term care risk is very different from life insurance underwriting, and it all comes down to mortality vs. morbidity.

Long-term care underwriting looks at morbidity risk, which takes into account medical impairments that impact a client’s ability to perform daily living activities which would indicate a need for long-term care. Life underwriting, on the other hand, looks at pre-existing medical conditions and non-medical factors that might affect mortality, or death. Certain impairments are more likely to lead to a potential need for long-term care benefits during their lifetime, while others are more likely to lead to premature death.

Mortality measures the risk that a person is going to die earlier than the average life expectancy of someone of that age - *most important to consider with life insurance.*

Morbidity measures the risk that a person will live with a debilitating condition that can impact their ability to function independently - *most important risk to consider with LTC.*

There are several risk selection factors that an underwriter will take into consideration when evaluating for long-term care coverage.

What does this mean for you?

Some riders are automatically available with little to no additional underwriting, while some carriers offer a simplified underwriting option. Though a client may not qualify for LTC based on certain factors, our knowledgeable team of underwriters is on hand to help find an alternative solution.

Considerations for Morbidity Underwriting	
Cognitive Impairment	If there’s any mention of memory or cognitive concerns, it will need to be fully investigated. The most common LTC claims are due to Alzheimer’s disease and dementia.
Functional Capacity	If two or more activities of daily living cannot be performed, then a person can go on a long-term care claim.
Mobility	Osteoporosis- falls and fractures
Use of Multiple Medications	Any medications taken may be significant, but multiple medications might indicate increased risk.
Frailty	There is typically a minimum and maximum height and weight guideline, though being underweight will be looked at more carefully in the older ages.
Co-morbid	Multiple medical problems that are more significant than each problem alone (ex. overweight and arthritis).