



## Announcing LTC Insurance Underwriting Changes

- Refinements to Underwriting Guidelines
- Modification to Cognitive Screening Scoring Criteria
- Requirement/Protocol Change

*The latest John Hancock news and ideas to grow your LTC business.*

As many of you know, the John Hancock Underwriting Department is committed to reviewing our underwriting guidelines every 12 months to ensure that “Best Practices” are always in place. We recently completed the next iteration of our underwriting evaluation, performing extensive medical research, consulting with geriatric experts and analyzing the past 16 years of claims experience. We are pleased to announce the following changes:

- 14 previously declined and or postponed condition profiles can now be considered
- Hypertension treated with a dual action medication can be considered at preferred rates
- Recovery period for new onset diabetes has been reduced from 12 months to 6 months
- Our cognitive screening criteria has been modified

Finally, in keeping with our goal of ensuring that our claims experience is in line with our pricing, we are modifying our protocol on 10-year and Lifetime benefit period plans.

### **Refinements to Underwriting Guidelines**

Rheumatoid Arthritis, well-controlled on < 6 mg of steroids

[Class I](#)

COPD, mild, incidental finding, no treatment, tobacco use

[Select – Class 1](#)

Melanoma, Stage III, < 12 month recovery period

[Select with a 180 day e.p.](#)

Osteoporosis, in a non weight bearing location (wrist, forearm), Bone density results > -4.0

[Class 1](#)

Diabetes, well-controlled, treated with 3 or more oral medications

[Class I](#)

Diabetes, well-controlled with mild Carotid Artery Disease, < 25% stenosis

[Select – Class I](#)

Diabetes, well-controlled with mild, Coronary Artery Disease, single vessel, < 25% stenosis

[Select – Class I](#)

Diabetes well-controlled, mild Peripheral Vascular Disease, < 25% stenosis

[Select – Class I](#)

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Cerebral Atrophy, Ages 70 and over, no associated conditions or symptoms, normal cognitive screen  
[Select](#)

Chronic Atrial Fibrillation, well-controlled on coumadin, > 12 months  
[Class I](#)

Ankylosing Spondylitis, asymptomatic, treatment free  
[Select](#)

Ankylosing Spondylitis, mild, asymptomatic, treated with on anti-inflammatory  
[Class I](#)

Surgery Recommended for cataracts, gallbladder, hernia, bunion, appendix  
[Preferred](#)

Physical Therapy, current for bursitis, tendonitis, carpal tunnel, non weight bearing fracture  
[Preferred](#)

Hypertension, well-controlled on a dual action medication, blood pressure readings <130/80 [can now be considered for Preferred](#)

Diabetes, New onset, can now be considered with 6 months of stability

### **Cognitive Screening Scoring Criteria Modified**

In 1999, after extensive piloting, we began screening applicants for cognition utilizing the Minnesota Cognitive Acuity Screen. At that time our internal scoring criteria was developed utilizing recommended guidelines from external actuarial consultants. This scoring ensured a high degree of accuracy regarding exclusions of high risk profiles. Since then we have been able to assess the results of at least 5 years of experience and can now further refine our scoring criteria to include those individuals who scored in the lowest positive range but were not cognitively impaired. Based on our experience we now have new scoring that will ensure maximum policies issued.

### **Protocol Change**

Effective May 16, 2005, applicants under age 70 applying for 10-year or Lifetime benefit periods will now require medical records in addition to the Telephone Interview performed through Nation's CareLink. This change will be effective for any application signed on 5/16 or later.

### **Administrative Information**

The underwriting guideline refinements (aside from the protocol change) are effective immediately and will apply to all applications "in the mill". If you have an inquiry on an applicant that was declined for one of the above scenarios since **January 1, 2005** please contact the original underwriter to determine current eligibility.

A downloadable version of the LTC Underwriting Guide (LTC-1727) will be updated on the website. We will let you know once revised printed versions are available.

If you have any questions, please contact John Hancock LTCI Underwriting area directly at 888-604-7296, prompt 3.

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