

SERFF Tracking Number: MUTM-126470056 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44703  
Company Tracking Number: ASHLEY COPENAHVER  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34297\_0110  
Project Name/Number: Long Term Care Advertising/MC34297\_0110

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126470056 State: Arkansas  
MC34297\_0110

TOI: LTC03I Individual Long Term Care SERFF Status: Closed- State Tr Num: 44703  
Disapproved

Sub-TOI: LTC03I.001 Qualified Co Tr Num: ASHLEY State Status: Disapproved-Closed  
COPENAHVER

Filing Type: Advertisement

Author: Ashley Williams

Reviewer(s): Marie Bennett

Date Submitted: 01/25/2010

Disposition Date: 06/14/2010

Disposition Status: Disapproved

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Project Number: MC34297\_0110

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/14/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/14/2010

Created By: Ashley Williams

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Williams

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34297\_0110

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

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Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2476  
Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com

ac

## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com  
Consultant  
Regulatory Affairs 402-351-2476 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska  
Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance  
Omaha, NE 68175 Group Name: State ID Number:  
(402) 351-6420 ext. [Phone] FEIN Number: 47-0246511

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	01/25/2010	33770802

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Marie Bennett	06/14/2010	06/14/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	02/05/2010	02/05/2010			
Industry Response						

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
OBJECTION LETTER	Note To Filer	Marie Bennett	05/12/2010	05/12/2010

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## Disposition

Disposition Date: 06/14/2010

Implementation Date:

Status: Disapproved

Comment: SINCE A RESPONSE WAS NOT RECEIVED TO OUR OBJECTION LETTER NOR THE NOTE TO FILER, THE REFERENCED ADVERTISEMENT IS DISAPPROVED FOR USE IN ARKANSAS.

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Brochure		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/05/2010  
Submitted Date 02/05/2010  
Respond By Date 03/05/2010

Dear Carly Cole,

This will acknowledge receipt of the captioned filing.

Objection 1

- Brochure, MC34297\_0110 (Form)

Comment: ELIGIBILITY REQUIREMENTS PARAGRAPH ON SECOND PAGE MUST BE MODIFIED TO STATE "TO BE ELIGIBLE FOR MEDICAID, YOU MUST MEET INCOME LIMITS AS WELL AS "SPEND DOWN" ....

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

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**Note To Filer**

**Created By:**

Marie Bennett on 05/12/2010 03:39 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

06/14/2010 01:28 PM

**Subject:**

OBJECTION LETTER

**Comments:**

TO DATE WE HAVE NOT RECEIVED A RESPONSE TO OUR OBJECTION. DO YOU WISH TO WITHDRAW THIS FILING? IF A RESPONSE IS NOT RECEIVED BY 5/19/10, THE FILING WILL BE DISAPPROVED.

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## Form Schedule

**Lead Form Number: MC34297\_0110**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	MC34297_0110	Advertising Brochure	Initial		0.000	MC34297_0110.pdf



## What's all this talk about long-term care?

*You've probably read articles about long-term care in the newspaper or seen stories on the six o'clock news. Maybe you've received a letter from the governor of your state encouraging you to begin planning for your long-term care needs. No matter how you heard about it, long-term care is an important financial issue for Americans – especially with 77 million baby boomers fast approaching retirement age.\* The government has taken steps to help people plan for their long-term care needs by passing legislation that allows states to establish qualified long-term care insurance partnership programs.*

\*U.S. Census Bureau, July 2008



Long-term care insurance underwritten by:  
**MUTUAL OF OMAHA INSURANCE COMPANY**  
Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)



This is a solicitation of insurance. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID, LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID; in NY, LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY; in OK, LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK; in OR, LTC09M[-AG-5ML-10ML]-OR; in PA, LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA; in TX, LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX; in WA, LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. These policies have exceptions, limitations and reductions. You may be contacted by telephone by an insurance agent.

MUTUAL OF OMAHA INSURANCE COMPANY

## Everybody's Talking About Long-Term Care



MC34297\_0110

## Why is planning for my long-term care needs so important?



assistance with dressing, bathing and using the bathroom. Medicare also does not pay for care received in an assisted living facility

### Medicaid

Medicaid provides long-term care assistance to individuals who have exhausted their personal resources.

- Medicaid pays for both “skilled care” and “custodial care” received in a nursing home, but only after you spend down your assets to meet eligibility guidelines in your state
- In some states, Medicaid may pay for some services received at home or in an assisted living facility

### The responsibility for planning is yours

It’s simply not realistic to expect the government to pay for the long-term care needs of every American. That’s why many states already have launched campaigns encouraging people to plan ahead. And part of that planning may include purchasing a long-term care insurance policy through a state-sponsored long-term care partnership program.

### What is a long-term care partnership program?

It’s a partnership between your state government and private insurance companies. Insurance companies voluntarily agree to participate by offering long-term care insurance policies that meet specified criteria.

The state agrees to provide Medicaid asset protection to people who purchase partnership-qualified policies.

### How does Medicaid asset protection work?

When you purchase an individual long-term care insurance policy that meets your state’s guidelines, you will be allowed to protect a portion of the assets you might otherwise have to “spend down” in order to meet Medicaid eligibility requirements. This allows you to protect one dollar of personal assets for each dollar your long-term care insurance policy pays in benefits. For example, if you purchase a long-term care insurance policy that pays \$100,000 in benefits, you will be allowed to protect \$100,000 in personal assets. This is above and beyond the assets you are allowed to keep in order to qualify for Medicaid.

When you need long-term care services, your long-term care insurance policy will pay for your care. In the event that you receive long-term care benefits through your state’s Medicaid program, your partnership qualified long-term care policy will enable you to protect some or all of your assets.

### What’s the benefit of purchasing a partnership-qualified long-term care insurance policy?

Purchasing a partnership-qualified long-term care insurance policy can help you to assume responsibility for your long-term care needs and control what happens to you in the future. If you eventually apply for Medicaid, it allows you to protect a portion of your assets from Medicaid “spend down” so they can be passed on to your heirs. And even

if you don’t plan to apply for Medicaid benefits, it may help provide peace of mind knowing you have that safety net.

### How do I know I’m getting a partnership-qualified policy?

Insurance companies are required to certify that their long-term care insurance policies are partnership-qualified in order to participate in a state’s partnership program. That’s why it’s so important to ask if your insurance company provides partnership-qualified coverage in your state.

Mutual of Omaha Insurance Company offers policies that meet your state’s guidelines for a partnership-qualified policy. Your insurance agent can advise you about certain policy features that must be included to make your long-term care policy eligible for partnership status.

### What happens if I move to another state?

The federal partnership program allows for reciprocity between states. That means if you move to a state that also has enacted a long-term care partnership program, you still may be eligible to receive Medicaid asset protection. You’ll need to check with your new state of residence to be sure.

### How do I select the right insurance company?

When selecting an insurance company, financial strength and stability are important. Mutual of Omaha has a long history in the insurance industry and has been paying claims to customers since 1909. Our experience in the long-term care insurance market spans two decades, and we intend to continue helping people plan for their long-term needs – now and in the future.

## WHAT YOU NEED TO KNOW ABOUT MEDICAID

**Eligibility Requirements** – In order to be eligible for Medicaid long-term care services, you must “spend down” your assets to a minimum level (typically around \$2,000 for an individual). Countable assets include savings accounts and investments, but exclude personal possessions, one car, a limited amount of life insurance and certain other items. If your spouse remains at home, he or she may be able to keep a portion of the assets you own as a couple in order to prevent impoverishment.

**Transferring Assets** – Even if you plan to “spend down” your assets by transferring them to family members in order to meet eligibility requirements, you need to know the government has tightened its restrictions on this practice. The “look-back” period has been extended from three years to five years. This means any transfer of assets within five years of date you apply for Medicaid will trigger a penalty period (or period of ineligibility). The intent is to prevent people from transferring assets one day and qualifying for public benefits the next.

**Home Equity Limits** – Previously, you could qualify for Medicaid even if you had substantial home equity. Now, most states will not cover long-term care services if your home equity exceeds \$500,000 (the states have the option to increase this to \$750,000). In all states, the home may be kept with no equity limit if your spouse or a dependent relative lives there while you receive Medicaid-provided long-term care services.

**Estate Recovery** – Following your death, the state will attempt to recover from your estate whatever benefits it paid for your long-term care services under the Medicaid program. For this reason, Medicaid should be considered to be a loan – not an entitlement.



### How can I learn more?

*Your Mutual of Omaha insurance agent can help you analyze your needs and determine whether a long-term care insurance policy is right for you.*