



# **Provider Network Overview**

# **Introduction**

LTCG is a multi-faceted organization providing services such as administration of long term care insurance policies and benefits, on-site assessment services, transitional care services, and integrated home care for some of the largest insurers and health plans in the nation. Every year LTCG pays over one 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 Long Term Care Provider Network. The Network 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 an In-Network provider, all of your information would be on file to expedite the lifecycle of a claim.

## ***What are the benefits of being an In-Network provider?***

There is no cost in joining The LTCG Provider Network.

Participation in our network 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 part of our network.

Some of these efficiencies may include:

- ❖ Annual confirmation of your provider profile. A Provider Profile provides information about your operation such as scope of medication administration, record keeping practices, staffing, and range of nursing services. This provider profile equips our care management department with the necessary information for benefit eligibility determinations.
- ❖ One time request for W-9. Unless any changes occur and a new W-9 would be required
- ❖ Licensure and Certificate of liability are updated at the time of expiration.

We will work with you to establish discounted contract rates for any services your operation provides. These discounted rates would then be available to any policy holders, for any carriers 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.

Referral resources are provided to the carriers LTCG administers policies for. During the referral process In-Network providers are considered first before any other provider due to your participation in the LTCG Long Term Care Provider Network.

### ***How do you join?***

Three step provider verification process to joining our network:

- **Certification-** Completed Provider Profile (attached) with a copy of your licensure. Required to determine your eligibility during the claims process in addition to being the first step in participation in the provider network.
- **Credentialing-** In addition to the requirements in the certification process, a W-9 and Certificate of Professional Liability along with a Claims History Authorization (attached) would be required. Once we receive the needed documentation your credentials are reviewed and considered.
- **Contracting-** The certification and credentialing process are an integral component of the contracting process. Once you have provided us your standard rates for the services you provide we can begin the negotiation process. Once we have agreed upon contracted rates we can begin the execution of the contract.

Throughout the rest of this packet you will find the forms needed to complete the three step provider verification process. If you would like to proceed with the provider verification process for participation into the LTCG Long Term Care Provider Network please complete the attached forms and submit required documentation listed below:

- ❖ Signed and Completed Provider Profile
- ❖ Current License
- ❖ W-9
- ❖ Certificate of Professional Liability Coverage
- ❖ A signed copy of the Authorization to verify Professional Liability claim history (attached) or provide a copy of the last 5 years of your liability claims history
- ❖ A copy of your standard rates schedule.

If you have any questions please refer to the Network Contacts page for further direction.

# **Network Contacts**

## **General Contact Information:**

**Email:** [ltcgprovidernetwork@ltcg.com](mailto:ltcgprovidernetwork@ltcg.com)

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## **Jennifer Frost**

Network Manager

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## **Carriers Administered by LTCG**

- Aegon
- Aetna
- Allianz
- AIG
- AFA Group
- Amfid Group (American Fidelity)
- American General
- Bankers Life
- Best Meridian Inc. (BMI)
- Blue Cross/ Blue Shield of FL
- CalPERS
- Cincinnati Life (CinLife)
- CNA Group and Individual
- Colonial Life
- Genworth
- Gilico
- GSUAA(Gerber)
- Life Southwest
- MetLife
- Mutual of Omaha
- National Life
- Northwestern Mutual
- Pacific Life
- Prudential
- Senior Health Insurance of Pennsylvania (SHIP)
- Southern Farm Bureau (SFB)
- Sun Life
- Thrivent
- UNUM
- Virginia Retirement Systems (VRS)
- Wells Fargo

## **Verification of Professional Liability Insurance**

I, the undersigned, authorize my professional liability insurance carrier

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(Name)

(Policy Number)

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Street

Suite

City

State

Zip Code

to send LTCG and its subsidiaries and affiliates verification of professional liability claims history for the last 5 years and professional liability coverage showing the dates of coverage, amounts of coverage and any limits on coverage. LTCG and its subsidiaries and affiliates is to hereinafter be a *"Certificate Holder as additional insured with regards to general liability coverage"* and is to be notified of the amount of my coverage and any further changes in my insurance status.

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(Date)

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(Provider Representative Signature)

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(Name of Provider)

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(Provider Address)

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(Provider Phone #)