



## INSURANCE ACTION CHECKLIST

### Chapter 8 of *The Complete Eldercare Planner*

| <b>INSURANCE COVERAGE FOR A LONGER LIFE</b> | <b>To Do By</b> | <b>Completed</b> |
|---|-----------------|------------------|
|---|-----------------|------------------|

***Review insurance policies for proper coverage***

home owner \_\_\_\_\_

auto \_\_\_\_\_

life \_\_\_\_\_

disability \_\_\_\_\_

business \_\_\_\_\_

valuables \_\_\_\_\_

***Set insurance coverage goals***

short-term \_\_\_\_\_

long-term \_\_\_\_\_

***Review life insurance company for stability*** \_\_\_\_\_

***Review policies with insurance adviser*** \_\_\_\_\_

***Take inventory***

- photographs \_\_\_\_\_
- inventory lists \_\_\_\_\_
- video \_\_\_\_\_
- Keep inventory documents in a safe, 24-hour accessible place* \_\_\_\_\_
- Know phone numbers of your elder's insurance agents* \_\_\_\_\_
- Keep proof of insurance accessible* \_\_\_\_\_

**BEYOND MEDICARE**

*Become familiar with Medicare*

- Part A \_\_\_\_\_
- Part B \_\_\_\_\_
- Part C \_\_\_\_\_
- Part D \_\_\_\_\_

*Explore Medicare supplementary insurance options*

- Medigap policies \_\_\_\_\_
- Medicare Advantage Plans \_\_\_\_\_
- Medicare HMOs \_\_\_\_\_
- PPOs \_\_\_\_\_
- Fee-for-service plans \_\_\_\_\_
- Medicare special needs plans \_\_\_\_\_
- Ask specific questions of HMO providers* \_\_\_\_\_

***Review Medicaid qualifications and plan***

State Medicaid programs \_\_\_\_\_

QMB plans \_\_\_\_\_

SLMB plans \_\_\_\_\_

***Research Medicaid spending policy*** \_\_\_\_\_

***Review health insurance safeguards*** \_\_\_\_\_

***Review the need for long-term care insurance*** \_\_\_\_\_

***Shop around for long-term care insurance*** \_\_\_\_\_

***File formal complaints*** \_\_\_\_\_

***Know the phone numbers of***

Social Security office \_\_\_\_\_

Supplementary insurance company \_\_\_\_\_

Medicare \_\_\_\_\_

Medicaid \_\_\_\_\_

***Keep health insurance phone numbers accessible*** \_\_\_\_\_

***Make copies of insurance cards*** \_\_\_\_\_