

DELIVERING SOLUTIONS

AHCA/NCAL CONVENTION & EXPO

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OCT. 6-9, 2024
ORLANDO, FLA.



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(AS OF AUGUST 14, 2024)

360care 360care.com	2613	Ageless Innovation Joy for All Companion Pets joyforall.com	1538	Aria Care Partners ariacarepartners.com	1630
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Direct Supply, Inc. directsupply.com	1501
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GOJO Industries Inc. gojo.com/LTC	2233
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Vohra Hospitalists & Wound Physicians vohrawoundcare.com	2617

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Wound Care Plus mywoundcareplus.com	2636
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ADVERTORIAL

Should You Consider a Claims Paid Policy for Your Facility?

Discussing the Difference between a Claims Paid and Claims Made Policy with Robert Bates

Before we get into the claims paid policy details, can you discuss the current state of professional liability (PL) and general liability (GL) insurance for long term care (LTC) facilities?

Most LTC facilities are experiencing ongoing premium increases in their PL and GL coverage costs. The National Investment Center for Seniors Housing and Care recently reported that 30 percent of their nursing company respondents saw their PL premiums rise significantly in 2022 and that trend has continued into 2024. Unfortunately, I don't see this likely to change for the next several years. We are seeing that costs for PL and GL for assisted living (AL) facilities have exceeded those of skilled nursing facilities (SNFs), something I have never seen in my more than 40 year career as an Administrator and Operator of LTC facilities and as an insurance underwriter. My company, Continuing Care, saw how these price increases, coupled with limited coverage(s) and/or sometimes an increase in deductibles, was creating a crisis of affordability. Our unique claims paid policy form is the perfect low-cost option available in the LTC market, and can save some facilities up to 30 percent with no drop off in coverage.

How is Continuing Care different from other insurance companies?

Founded in 2003, Continuing Care is one of the oldest and most well-established LTC Risk Retention Groups (RRG) in the country. Continuing Care RRG was established to meet the unique insurance needs of the LTC industry, including SNFs, ALs, and residential care facilities for the elderly (RCFEs). Our partnership with Magnolia LTC Management Services, a program manager specializing in the LTC industry, has further strengthened our ability to provide tailored, sophisticated insurance solutions. Most notably, Continuing Care RRG is known for their claims paid policies – the only company in the LTC industry to offer this type of coverage.

What is a claims paid policy?

A claims paid policy asks, "Why pay for claims that may never occur?" Under a claims paid policy, an LTC will appreciate premium savings

while maintaining the same stable, competitive, and consistent coverage enjoyed under claims made coverage.

A high level of expertise is needed to write claims paid policies requiring nuanced understanding of the client's facility and the care provided, and knowledge of the overall risk landscape in long term care. As a result, claims paid policies typically cost substantially less than claims made policies but with no changes in limits or coverages.

How can a claims paid policy save us money?

First, each facility is independently underwritten by getting to know your individual company and facility. This can include site visits – a high-touch benefit and service we offer. Site visits are not invasive and are meant to put your mind at ease. The goal is to have your facility specifically covered for your unique needs without coverages that you don't need.

Second, the claims paid policy premium is designed to include estimated annual costs for claims, defense, and administration. This type of policy does not require needless "reserving" of funds for anticipated claims, unlike traditional claims made policies which anticipate future claims cost, and require that premium is collected for them in advance, whether or not they come to fruition. This is why traditional claims made policies dramatically increase annually in premium from year one to years four or five and claims paid policies cost typically about one-third less.

In addition, CRRG has creative comprehensive coverage options, offering higher and lower coverage limits, and deductible options, too. Finally, if you are more comfortable with a claims made option, that option is available as well. Both claims paid and claims made policies are reinsured through Lloyds of London, with most of its reinsurance partners with CRRG since inception.



Bates

How can I get more information?

Please contact Robert Bates, secretary of CRRG and president of Magnolia LTC Management Services, at rbates@magnolialtc.com.