

***If you decide to buy, complete the application carefully.***

Most companies ask for detailed medical information. If you leave out any medical information requested, coverage could be canceled, reduced or denied. Don't believe anyone who tells you that your medical history on an application is not important. Before you sign the application, make sure all the questions have been answered correctly. Don't assume the company representative accurately filled in your health information.

***Do not pay cash.*** Pay by check, money order, or bank draft made payable to the insurance company, not to the agent or anyone else.

***Policy delivery should be prompt.*** The insurance company should deliver a policy within 30 days of accepting your application. If you do not receive it, contact the company and inquire about the delay. If 60 days go by without information, contact the Department of Commerce at 651-296-2488 or 1-800-657-3602.

***Read your policy when you receive it.*** All policies are required to provide a 30-day right-to-examine period. During this period, check the application you signed for accuracy. Read your policy and ask questions about anything you do not understand. Often family members or friends can help. If you wish to cancel the policy, call the insurance company and return the policy by mail within 30 days of receiving it. You are entitled to a full refund with no questions asked. If you decide to keep the policy, make sure your family or friends know where your policy is, when the premiums are due, and how to submit claims to the insurance company. Be prepared to select a relative or close friend the company can notify if you fail to pay the premium.

**Where to go for more information?**

It is important for people of all ages to be aware of the potential advantages and disadvantages of long-term care insurance, including the Minnesota Long Term Care Partnership in relation to their individual situation. In addition to consulting with a financial planner, accountant, or attorney to get answers for specific questions, Minnesotans can receive comprehensive objective information and counseling on the subject of long term care financing options, including Minnesota Long Term Care Partnership and long term care insurance.

**Senior LinkAge Line® 1-800-333-2433**

**[www.MinnesotaHelp.info](http://www.MinnesotaHelp.info)**

Specialists with the Minnesota Board on Aging's Senior

LinkAge Line® can help you decide what you need. The Senior LinkAge Line® is the federally designated State Health Insurance Assistance Program (SHIP) for Minnesota and provides Minnesotans with free, comprehensive, objective long term care options counseling, including Minnesota Long Term Care Partnership and long term care insurance. Assistance is provided by phone or in person in all 87 counties of Minnesota through the Area Agencies on Aging. Call 1-800-333-2433 or have a live chat with a Senior LinkAge Line® specialist at [www.MinnesotaHelp.info](http://www.MinnesotaHelp.info).

**Minnesota Department of Commerce**

<http://www.insurance.mn.gov>

85 7th Place East, Suite 600, St. Paul, MN 55101-2198

Consumer Response Team:

651-296-2488 (or 1-800-657-3602)

If you have a complaint about an agent or a company selling long term care insurance in Minnesota, call the Minnesota Department of Commerce's Consumer Response Team at the number listed above. Your inquiry may trigger an investigation that could help you and other consumers as well.

## Beyond Medicare: Know Your Pension Rights

The Upper Midwest Pension Rights Project ("UMPRP") is a no-cost program designed to assist workers, retirees, beneficiaries, and their families in understanding and enforcing their pension benefit rights. The Project is funded by a grant from the U.S. Department of Health and Human Services Agency, oversight provided by the Metropolitan Area Agency on Aging. The UMPRP delivers legal counseling to those seeking assistance with a pension claim. The Project evaluates and determines claim viability, and assists individuals in making claims and filing appeals, as well as obtaining pension plan documents and assistance in determining correct benefit calculations. The primary types of assistance include:

1. Obtaining pension plan documents to review the individual's rights under the plan;
2. Determining compliance with the Employee Retirement Income Security Act (ERISA);
3. Locating "lost" pension plans;
4. Assisting employees with claims to the Pension Benefit Guarantee Corporation (PBGC) for plans that have been terminated;

5. Making claims for benefits and filing appeals upon denial;
6. Assisting survivors with spousal and beneficiary rights under the plan;
7. Assisting with spousal rights under Qualified Domestic Relations Orders (QDRO's);
8. Assisting employees with claims arising from incorrect calculations or incorrect interpretations of plans.

Project attorney's have specialized training in employee benefits law pertaining to single and multi-employer plans, retirement plans maintained by federal, state, and local government plans, railroad plans, and church plans. Project staff provide advocacy through administrative claims and appeals, and prepares the administrative record should the case require litigation. The Project also consults with a panel of expert ERISA attorney litigators for possible referrals for litigation.

The UMPPRP serves the states of Minnesota, Iowa, Wisconsin, North Dakota and South Dakota. There is a part-time attorney in Iowa to handle Iowa clients, sponsored by *Iowa Legal Aid*. The Project is sponsored in Wisconsin by the *Coalition of Wisconsin Aging Groups* who make referrals to the UMPPRP and assist with outreach and dissemination of Program materials throughout Wisconsin. The Project is sponsored in South Dakota by the *University of South Dakota Law School*, and in North Dakota by *Legal Services of North Dakota*. These agencies assist in Program outreach and dissemination of Program materials and referrals to the UMPPRP. There are no age or income eligibility requirements in order to be served by the UMPPRP.

The UMPPRP also conducts extensive outreach through a network of various labor unions, senior citizen and elderly advocacy groups, the AARP, Aging and Disability Resource Centers (ADRC's), Senior LinkAge Line®, elected officials (federal, state, county, and local), legal services providers, and social security offices throughout the five-state region served by the UMPPRP.

The activities of the UMPPRP interrelate with many other legal aid groups and matters handled by other agencies. Clients assisted by the UMPPRP often have issues related to workers' rights, SSDI, family law, elder law, housing, as well as other claims for government aid. The UMPPRP tries to facilitate with other legal aid groups as much as possible to make sure clients' needs are met. In addition, the UMPPRP takes very seriously its role to report on larger scale problems that are affecting numerous people in an effort to improve the pension system and ensure compliance with applicable laws and regulations.

For many of our clients the correct payment of their pensions makes all the difference in the world for meeting their economic needs. Some clients face recoupments that could cause them to be in need of welfare from the state. Other clients face possible pension reductions that could mean they cannot afford their rent, utilities or food. For many others, the UMPPRP's services provide simple peace of mind that they are getting a fair deal and that someone is monitoring this process. Without the UMPPRP and similar groups, clients are alone in attempting to understand the complicated pension process and have to rely on pension plan administrators and companies to administer things fairly.

**The UMPPRP (Upper Midwest Pension Rights Project) can be contacted at:**

Toll Free: 1-866-783-5021

Email: [pensions@tcaging.org](mailto:pensions@tcaging.org)

Or visit website at [www.midwestpensions.org](http://www.midwestpensions.org).

## Beyond Medicare: Consumer Rights in Home Care

Minnesotans who receive certain in-home services (commonly called home care) from state licensed and Medicare certified home care providers and certain Medicaid home care providers have protections under federal and state laws through the Home Care Bill of Rights and other regulations.

Home care services may include the following services: housekeeping, meal preparation, shopping, help with paying bills; assistance with personal care including dressing, oral hygiene, hair care, grooming, bathing, mobility and exercises; medication reminders and medication administration; nursing services such as assessment of a person's functional status and need for nursing services, medication set up, wound care, administration of certain injections or narcotics and supervision of delegated nursing services.

Hospice is also available in one's own residence. Hospice services are regulated by either a state license or by both a state license and Medicare certification. Hospice consumers are protected by the hospice bill of rights.

There are other services offered in one's home but these services (chore, companion, home delivered meals) are not licensed or certified.

Medicare beneficiaries who receive home care or hospice services paid by Medicare have rights under the federal