

John Hancock aims to provide a positive experience for long-term care insurance claims, encouraging policyholders to manage their claims online at ltc.customer.johnhancock.com. To initiate a claim, it is essential to start as soon as care is needed, as John Hancock must certify that the claimant meets the benefit eligibility criteria defined in the policy, typically based on the ability to perform daily activities or cognitive function. This eligibility decision is generally made within 40 days of claim initiation. The claim process involves completing a claim form that includes questions about functional and cognitive status and may require an onsite assessment or records from care providers. Policyholders should notify John Hancock of any new care providers to avoid processing delays and check for any special authorization forms needed for information retrieval.

Reimbursement begins only after the Elimination Period is satisfied, which is a specified duration or amount of care expenses that must be incurred before benefits are paid. The specifics of the Elimination Period, including its length and applicable services, vary by policy, and it is advised to review this section closely. Claimants should submit invoices for all long-term care services as soon as benefit eligibility is approved, and services covered by Medicare may count towards the Elimination Period. Most policies operate on a Reimbursement Model, requiring documentation of incurred expenses, which should be submitted regularly to avoid claim closure due to inactivity. Facility bills may be submitted in advance, but payment is released only after services are rendered, while home health agency invoices must detail care provided.

If a family member is designated to manage the claim, they must have financial power of attorney or guardianship, and John Hancock requires HIPAA authorization to discuss claim details with anyone other than the insured. Coverage levels may differ among facility types, so it is crucial to clarify the specific care level with the provider, as this can affect reimbursement. Long-term care insurance is underwritten by John Hancock Life Insurance Company in the U.S. and by John Hancock Life and Health Insurance Company in New York. Submitting itemized invoices online is recommended to ensure timely credit towards the Elimination Period and reimbursement of eligible expenses.

Policyholders can confirm their coverage details online at any time.