



OFFICE OF INSURANCE REGULATION
Market Investigations

Appendix E

Claims Denial Reporting Form
 Long-Term Care Insurance
 For the State of Florida
 For the Reporting Year 20__

Insurer Name:	
Insurer Address	No., Street, unit #:
	City, State, Zip code:
Insurer NAIC Number:	
Contact Person:	
Phone Number: () -	
Line of Business: _____ Individual: _____ Group: _____	

Due: June 30 annually

Instructions: The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. “Denied” means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition.

Mail to: Florida Office of Insurance Regulation
Market Investigations
200 E. Gaines Street
Tallahassee, FL 32399-4210

		State Data	Nationwide Data ¹
1	Total Number of Long-Term Care Claims Reported		
2	Total Number of Long-Term Care Claims Denied/Not Paid		
3	Total Number of Claims Not Paid Due to Preexisting Condition Exclusion		
4	Number of Claims Not Paid Due to Waiting (Elimination) Period Not Met		
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)		
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)		
7	Number of Long-Term Care Claims Denied Due to:		
8	Long-Term Care Services Not Covered Under the Policy ²		
9	Provider/Facility Not Qualified Under the Policy ³		
10	Benefit Eligibility Criteria Not Met ⁴		
11	Other		

1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
2. Example – home health care claim filed under a nursing home only policy.
3. Example – a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.
4. Examples – a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.