

# A New York Minute

Helping Agents with their New York State Partnership Sales



## Great reasons to choose MedAmerica

*We know what you're thinking. All Partnership policies are pretty much the same, right? While you may not be able to help your client choose a carrier based on product differences, you can help them choose a carrier based on character and expertise. We're giving you the tools to show your client how MedAmerica is a different kind of company with a singular focus on long term care.*

### 1. Longevity

MedAmerica was a founding member of the New York State Partnership for Long Term Care. As one of the first companies to offer Partnership policies more than 15 years ago, we are committed to meeting the needs of the citizens of New York.

### 2. Insurer of Choice

MedAmerica is the insurer of choice for the New York State Department of Civil Service. The New York State Public Employee and Retiree Long Term Care Insurance Plan (NYSPLC) has been providing long term care protection since 2002.

### 3. A Local Company

Headquartered in Rochester, New York, MedAmerica is uniquely positioned to understand the needs of New Yorkers. Clients can support the local economy by choosing an insurer located right in their home state.

### 4. Price

Our Partnership policies offer value at a competitive price.

### 5. Service

It is our promise and our privilege to help our claimants receive the long term care services and support they need. We distinguish ourselves as the only long term care insurer that provides a Personal Care Advisor who serves as a single point of contact for a claimant. Whether it's answering questions about policy benefits or finding a provider for a specific need, MedAmerica's team is committed to our policyholders' care.

### 6. Singular Focus

Long term care insurance is our only business. With this singular focus, we are able to devote all of our expertise and energy to serving our policyholders' needs in a specialized way.

### 7. Vision with Passion

We approach our business with heart, soul and passion, aiming to promote value and accessibility of long term care insurance through innovation.



*The New York State Partnership for Long-Term Care Program (NYSPLTC) symbol indicates the coverage advertised complies with New York State (NYS) requirements for participation in the NYSPLTC. However, NYS and the NYSPLTC do not take part in specific insurer marketing plans and do not endorse specific insurers or their policies/certificates.*

**MEDAmerica**  
INSURANCE COMPANY OF NEW YORK  
An Excelsus Company Home Office: Rochester, NY

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How do you give your clients the asset protection of a Partnership policy AND the freedom of cash?

Offer them a **CASH BOOST!**

## What's a Cash Boost?

A Cash Boost is a wrap around policy that can be purchased to:

- Provide a Cash Benefit
- Increase an insured's total benefit amount
- Add or enhance Home Care coverage
- Pay for care sooner with a calendar day Elimination Period
- Pay for family member caregiving
- Pay for non-medical services at home

## Why Cash Boost?

### Case A: Receive Benefits Sooner & Have Cash in Hand

Since Partnership Policies are reimbursement style and have a service day Elimination Period, purchasing a Simplicity Cash Boost with a minimal benefit amount and low Elimination Period could provide your client with extra security. The Simplicity policy could be the first policy to be tapped so your client will not only receive benefits sooner, but also receive cash to use for their choice of services.

### Case B: Your Home Can Still be Your Castle, When Cash is King

A Simplicity Home Care Cash Boost will provide clients with the cash to pay for the care and services they need to preserve their lifestyle.

## Community Only Simplicity<sup>ii</sup><sub>SM</sub> Policy

- \$100K CBA
- \$1,500 Monthly Cash Benefit
- Couple
- 30 Day Elimination Period

Age	Premium without Inflation Protection	Premium with 5% Compound 2X Max Inflation Protection
50	\$231	\$382
55	\$319	\$528
60	\$448	\$741
65	\$669	\$1,093

Get more business; give more protection with a Cash Boost, only from Simplicity<sup>ii</sup><sub>SM</sub>.



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If you're choosing which Partnership policy to sell based on affordability, MedAmerica wins hands down!

*A great value backed by exceptional service!*

## Sample Premiums

- Partnership Policy
- Age 60
- \$220 Per Day Benefit
- Couple
- 60 Day Elimination Period
- 5% Compound Inflation Protection

	Carrier A	Carrier B	MedAmerica
Total Asset 50	\$2,086	\$2,168	<b>\$2,009</b>
Dollar for Dollar 50	\$1,368	\$1,355	<b>\$1,258</b>
Total Asset 100	\$2,831	\$2,768	<b>\$2,450</b>
Dollar for Dollar 100	\$1,867	\$1,781	<b>\$1,535</b>

Go to MedAmerica's Agent Web Site at [www.MedAmericaLTC.com](http://www.MedAmericaLTC.com) to download the latest version of our rate illustration software. Our latest update is now enhanced with our **Partners in Underwriting<sup>SM</sup>** Worksheet to help you pre-qualify your clients!



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## How much coverage does your client need?

When guiding your client through the process of selecting LTC benefits, cost of care information is at your fingertips! MedAmerica's Cost of Care Survey is included in our premium proposal software.

Care at home is generally less expensive than nursing home care, but the cost can still be substantial. MedAmerica's Cost of Care Survey found that home care patients generally receive between 22 and 44 hours of care per week, translating into an annual cost of non-medical home care between \$20,000 and \$42,000. Take a look at the charts below to determine the average hourly rates for home health aide and homemaker services in your client's area.

In 2005, nursing home care statewide in New York averaged more than \$99,000 annually.\* This cost increases every year, usually at a rate greater than inflation.

### Average Cost of Homemaker Services

Location	Hourly Rate
New York City Area	\$17.53
Albany/Schenectady/Troy	\$18.62
Buffalo/Rochester	\$18.20
Syracuse	\$17.90
Rest of State	\$17.33

### Average Cost of Home Health Aide Services

Location	Hourly Rate
New York City Area	\$17.77
Albany/Schenectady/Troy	\$19.69
Buffalo/Rochester	\$21.63
Syracuse	\$19.47
Rest of State	\$18.37

Figures shown above based on the MedAmerica National Home Health Cost of Care Survey 2007, MedAmerica Insurance Company, February 12, 2007.

\* New York State Partnership for Long Term Care, [www.nyspltc.org](http://www.nyspltc.org), 1998-2008.

