

## List of Long Term Care Insurance Companies

The Arizona Department of Insurance provides this list of Long Term Care Insurance (LTC) Companies to encourage Arizona consumers to comparison shop before purchasing a LTC policy.

*Please note that this list does not represent an endorsement of any individual company by the Arizona Department of Insurance. This list may not include all companies currently offering Long Term Care Insurance in Arizona, and it may include insurers that offer Annuities or Life Insurance with a Long Term Care rider. Please note, many insurers offer a Long Term Care rider only as an attachment to Annuities or Life Insurance rather than a standalone policy and are not listed here.*

**Long term Care Insurance policies vary widely in benefits, eligibility and cost.** Premiums for a Long Term Care policy may increase substantially over the life of the contract. *It is important to educate yourself about policy options before you talk to a salesperson.* Be sure to review the **Long Term Care Insurance Shopper's Guide**.

**STOP!** Before you sign any papers or write a check...

**CALL!** The Arizona Department of Insurance at (602) 364-2499 to...

**CONFIRM!** The insurance agent and insurance company are properly licensed!

To learn about Long Term Care insurance products offered by these insurers, contact a local insurance agent.

Insurance Company Name	Toll Free Phone Number	Partnership Policies*
Allianz Life Insurance Company of North America	800.950.1962	
BrightHouse Life Insurance Company	888.507.9185	
Continental Casualty Company	800.262.2000	
Continental General Insurance Company	866.830.0607	
Equitable Financial Life Insurance Company	866.444.6001	
EquiTrust Life Insurance Company	877.249.3694	
Everlake Life Insurance Company	800.632.3492	
John Hancock Life Insurance Company (USA)	800.387.2747	
Knights of Columbus	800.380.9995	
KSKJ Life, American Slovenian Catholic Union	800.843.5755	
Massachusetts Mutual Life Insurance Company	800.272.2216	✓

Metropolitan Life Insurance Company	800.638.5433	
Minnesota Life Insurance Company	833.810.8260	
MONY Life Insurance Company of America	800.487.6669	
National Guardian Life Insurance Company	800.548.2962	✓
Nationwide Life and Annuity Insurance Company	800.321.6064	
New York Life Insurance Company	800.225.5695	
Northwestern Long Term Care Insurance Company	866.950.4644	✓
Pacific Life Insurance Company	800.800.7646	
Pekin Life Insurance Company	800.322.0160	
RiverSource Life Insurance Company	800.333.3437	
State Farm Life Insurance Company	833.728.0344	
The Guardian Life Insurance Company of America	888.482.7342	
The Lincoln National Life Insurance Company	877.275.5462	
Thrivent Financial for Lutherans	800.847.4836	
Transamerica Life Insurance Company	800.797.2643	✓

The State of Arizona implemented a **Long-Term Care Insurance Partnership Program**, as authorized by the Deficit Reduction Act of 2005 (“DRA”), which provides that an Arizona resident who purchases a long-term care policy that meets the DRA requirements is subject to special rules for determining financial eligibility for Medicaid assistance. Here are some links to additional information:

1. <https://www.azahcccs.gov/Members/Downloads/LTCpartnership.pdf>
2. <https://insurance.az.gov/sites/default/files/documents/files/2009-05.pdf>.

## Long Term Care Shopping Tips

- Shop around for an insurance agent and an insurance company--ask friends, family or neighbors if they recommend their insurance agent or company.
- Ask insurance agents which insurance company's products they sell; most agents only sell products from a few companies. Compare *several* different products from *several* different insurance companies. You might need to talk with several different agents.
- Carefully compare the benefits and restrictions between policies.
- Most LTC insurance premiums increase over time. Carefully evaluate whether premium payments over a long period could be a financial hardship.
- Agents are required to give you the following documents. Be sure to review them to help you make informed purchasing decisions:
  - ✓ **Long Term Care Insurance Personal Worksheet** (sample attached)
  - ✓ **Potential Rate Increase Disclosure Form** (sample attached)
  - ✓ **Long Term Care Insurance Shopper's Guide**, available at: [http://www.naic.org/index\\_consumer.htm](http://www.naic.org/index_consumer.htm).
- Never pay insurance premiums in cash; do not make checks payable to the insurance agent.
- Read your policy carefully and ask follow up question.
- Use your 30-day "Free Look" period to return a policy for a full refund if you are not satisfied.
- Understand what a Long Term Care Partnership (LTCP) policy is, how it differs from non-LTCP policies, and whether it is affordable for you.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with disabilities may request that materials be presented in an alternative format by contacting our ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternate format.