



For advisor use only

Long Term Care Underwriting Guidelines

RBC Insurance®



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Long Term Care Underwriting Guidelines

Introduction

The purpose of this guide is to help you determine whether a client is a suitable candidate for Long Term Care insurance. The guide is designed to:

- › Assist you in identifying and evaluating diagnoses and conditions, which you may encounter on an application for Long Term Care insurance.
- › Indicate whether these conditions would qualify an applicant for a Long Term Care insurance plan from RBC Insurance®.

This guide is not intended to be an all-inclusive list. You may encounter a condition that does not fit into the guidelines described here. If you encounter a condition that is not contained in this guide, please contact your local distributor of RBC Insurance products.

Our goal as always is to provide you with the tools you need to provide the best possible service to your clients, and to make it easy for you and your clients to determine whether or not they are eligible for Long Term Care insurance.

Underwriting process

We begin by explaining our underwriting process. We believe you should refer to it during every client interview for Long Term Care insurance. In this way, the applicant has no misunderstandings about his or her qualifications.

A primary consideration is the applicant's medical history and how recently he or she has seen a physician. Applicants that have not seen a physician in recent years may be asked to be assessed by a physician or have specific tests completed at the underwriter's request. Any expenses associated with meeting this requirement are the responsibility of the applicant.

The guide presents diagnoses or conditions followed by minimum stability periods, periods free of disease and treatment listed in months, that may qualify the applicant for insurance, despite the condition. If an applicant has not met the stability period, he or she will not be eligible for Long Term Care insurance and the application will be declined. This list is not all-inclusive and complicating factors or multiple diagnoses that are not listed here could also lead to a decline.

Please see page 9 for a list of medical conditions and their minimum stability periods.

If your applicant has one of the diagnoses or conditions on the list that has **"Decline," next to it, an application should not be submitted.**

Based on the information gathered during the underwriting process, the underwriter may:

- › Increase the elimination period
- › Decrease the benefit amount
- › Reduce the daily benefit amount
- › Remove benefit riders
- › Remove home care coverage

Applicants that are collecting **workers' compensation or disability payments** will be given individual underwriting consideration and may be eligible for limited benefits.

Unique factors of Long Term Care underwriting

The underwriting of Long Term Care insurance differs from the underwriting of other health and life products. In order to help you understand these differences, a few of the unique factors that need to be considered are listed below:

- › Cognitive status, which is the applicant's ability to think, perceive, learn, remember and acquire knowledge.
- › Chronic illness, which is a persisting, prolonged or continuing illness, requiring long-term treatment.
- › Functional capacity, which is the ability to perform the Activities of Daily Living (e.g. dressing, transferring) and the Instrumental Activities of Daily Living (e.g. shopping, meal preparation).
- › Medical histories that may indicate a need for care (e.g. osteoporosis, falls and fractures).
- › Multiple medical problems, which in combination are more significant than each problem alone (e.g. diabetes and heart disease).
- › Multiple prescription medications.
- › Treatment protocols (e.g. current physical therapy).
- › Chronological age vs. physiological age, which means there may be a significant difference between the applicant's chronological age and physiological age (e.g. the applicant may appear younger or older than the stated age).
- › Frailty, which means that serious disabilities can result from relatively minor accidents and illnesses.
- › Factors that play an important role in maintaining an applicant's personal independence:
 - Working full- or part-time
 - A spouse in good health
 - Family or friend(s) living in the household
 - Volunteering at various clubs
 - Participating in hobbies and activities outside the home
 - The applicant's current ability to drive
 - The applicant's ability to travel and visit without accompaniment or assistance

Explanation of important terms

<p>Activities of daily living (ADL)</p>	<p>Bathing — Washing yourself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower.</p> <p>Continence — The ability to maintain control of bowel or bladder function; the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).</p> <p>Dressing — Putting on or taking off all items of clothing and any necessary braces, fasteners or artificial limbs.</p> <p>Eating — Feeding yourself by getting food into the body from a receptacle (such as a plate or cup) or by a feeding tube or intravenously.</p> <p>Toileting — Getting to and from, and on and off the toilet, and performing associated personal hygiene.</p> <p>Transferring — Moving into or out of a bed, chair or wheelchair.</p>
<p>Instrumental activities of daily living (IADL)</p>	<p>Using the telephone, managing finances, using transportation, shopping, doing laundry, doing housework, taking medications and preparing meals/cooking.</p>
<p>Delayed word recall (DWR) test</p>	<p>A memory exercise specifically designed to be used as a screening instrument for short-term or primary memory loss. It is designed to maximize the likelihood of poor performance in patients with Alzheimer’s disease and minimize the likelihood of poor performance in normal elderly subjects.</p>
<p>Face-to-face interview</p>	<p>Personal interview with the applicant, preferably done in the home. No other person or sales agent should be present in the same room at the time of the interview.</p>
<p>The short portable mental status questionnaire (SPMSQ)</p>	<p>The SPMSQ taps the spheres of the long-term memory, practical survival skill and mathematical ability.</p>
<p>Co-morbid</p>	<p>A secondary consideration that affects the primary diagnosis (e.g. diabetes and heart disease).</p>
<p>Look for cause</p>	<p>Look for the underlying impairment and investigate accordingly.</p>

Underwriting requirements

Applicants must complete an application. In addition, applicants that are age 71 and older must have had a physician visit within the last three years. Any expense associated with meeting this requirement is the responsibility of the applicant.

Based on information gathered during the application or underwriting process, the underwriter retains the option to order additional requirements.

Age	Underwriting requirements
Age 30 to 50	Application
Age 51 to 65	Application Telephone lifestyle interview
Age 66 to 70	Application Telephone lifestyle interview Attending physician statement*
Age 71 to 80	Application Face-to-face interview Attending physician statement*

* Attending physician statement includes the last five (5) years of progress/clinical notes, laboratory results, consultations, special tests, etc.

Functional and cognitive impairments Suggesting automatic decline

In addition to medical conditions, the following impairments will make an applicant ineligible for Long Term Care insurance.

› ADL deficits

Anyone who requires assistance or supervision of another person to perform any one of the following ADLs:

- Bathing
- Continence (bowel/bladder)
- Dressing
- Eating
- Toileting
- Transferring

› IADL deficits

Anyone who requires assistance or supervision of another person to perform two or more of the following IADLs:

- Using the telephone
- Managing finances
- Taking transportation
- Shopping
- Doing laundry
- Doing housework
- Taking all medications
- Preparing meals/cooking

› Anyone who is currently using care services (home health, nursing home, adult day care)

› Anyone who uses any of any of the following medical equipment

Walker	Hospital bed	Stairlift
Wheelchair	Hoyer lift	Chronic nebulizer usage
4-pronged cane	Motorized cart	Oxygen equipment

Medications guide

Any medication (prescription or over-the-counter) taken by an applicant is significant and should be reported on the application. This guide provides you with names of some of the medications that most often result in poor risk selection. The following medications indicate fairly significant health problems, which are **uninsurable***.

<p>A</p> <p>A.Z.T. Adriamycin Agrylin Alkeran Antabase Apo-Bromocriptine Apo-Selegiline Apo-Levocarb Apo-Trihex Aricept Arimidex Artane Sequels</p> <p>B</p> <p>Baclofen Benztropine Mesylate BiCNU Blenoxane Bromocriptine Busulfex/Busulfan</p> <p>C</p> <p>Caelyx Carbidopa Casodex CeeNU/CCNU Cerubidine Clozaril Cogentin Cognex Cytosar-U Cytoxan</p>	<p>D</p> <p>Dantrium Deprenyl Donepezil Dostinex</p> <p>E</p> <p>E2020 Eldepryl Enbrel Endatadine Ergamisol Ergoloid Mesylate Etoposide Eulex Exelon</p> <p>F</p> <p>Femara Fluanxol Foscavir FUDR</p> <p>G</p> <p>Galantamine Geodon Gleevec</p> <p>H</p> <p>Herceptin Hydergine Hydrea</p>	<p>I</p> <p>Ifex Imuran Insulin \geq 41 units/day Interferon Intron</p> <p>L</p> <p>Lasix \geq 80 mg/day Lanvis Leukeran Levocarb Levsin Lioresal Loxipac Lysodren</p> <p>M</p> <p>Megace Mellaril Meridia Mesoridazine Mestinon Methadone Mirapex Moban Modecate Molindone Mutamycin Myleran</p>	<p>N</p> <p>Natreacor Natulane Neupogen Nilandron Niloric Nipent Novantrone Novo-Peridol Nu-Levocarb</p> <p>P</p> <p>Parlodel Peridol Permitil Platinol Pramipexole Prednisone > 6 mg/day Priftin Procytox Prokine Proleukin Prolixin Prostigmin Purinethol</p> <p>R</p> <p>Rebetron Reminyl Requip Retrovir Rilutek Rituxan Rivastigmine Roxicodone Rubex</p>	<p>S</p> <p>Serentil Seroquel Sinemet Stelazine</p> <p>T</p> <p>Tacrine Tasmar Teslac Thioplex Thorazine Timespan Trelstar Trihexy Trilafon</p> <p>V</p> <p>Velbe VePesid Viadur Videx</p> <p>W</p> <p>Welferon Wellcovorin</p> <p>X</p> <p>Xeloda Xenical</p> <p>Z</p> <p>Zanosar ZDV (Zidoludine) Zyprexa</p>
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*Please be aware that this list is not all-inclusive. Most generic names are not included on this list. If you are unfamiliar with a medication that your applicant is currently taking (or has recently discontinued), please verify the use and brand name before completing an application.

Medications that may indicate poor risk

Coverage may be available depending on dosage, frequency of use and reason for use.

Similar medications to those below may also indicate poor risk. If you encounter a medication you aren't sure of, please contact your local distributor of RBC Insurance products.

Significant medications	Narcotic analgesia will render your applicant uninsurable unless use of medication is temporary and is for an acute condition. These medications may include the following, although there are many others you may encounter.
Epidural nerve blocks	Codeine
Gold therapy	Darvon
Insulin — depending on dosage	Demerol
Lasix — depending on dosage	Dyladid
Lupron	Hydrocodone
Methotrexate (Folex)	Hydromorphone
Nitroglycerine/nitro-patch	Oxycontin
Plaquenil	Morphine
Steroids — depending on dosage	MS Contin
Tamoxifen	Percocet
Zoladex	Percodan
	Tylenol 2, 3, 4

Medical conditions and their minimum stability periods

“Stability period” means that the applicant has completed treatment and has been both disease free and treatment free (including hospitalization, physical or occupational therapy) for the specified number of months indicated below. If the disease is chronic, then stability period refers to the number of months that the condition has been successfully controlled, such that it poses no threat to the applicant’s general health and need for long-term care services. If there is a question regarding stability, please contact your local distributor of RBC Insurance products.

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Acoustic neuroma			
<input type="checkbox"/> Post surgical or radiation treatment, now resolved	>6 months		
<input type="checkbox"/> Surgery anticipated	Postpone		
<input type="checkbox"/> Facial paresis secondary to surgical treatment	>12 months		
<input type="radio"/> Non progressive symptoms			
<input type="radio"/> Treated with one (1) medication only			
Acute transverse myelitis	(See encephalitis)		
Acquired immune deficiency syndrome (AIDS)	Decline		
ADL deficits	Decline		
<input type="checkbox"/> Anyone who requires the assistance or supervision of another person to perform any one of the following Activities of Daily Living:			
<input type="radio"/> Bathing			
<input type="radio"/> Eating			
<input type="radio"/> Contenance			
<input type="radio"/> Toileting			
<input type="radio"/> Dressing			
<input type="radio"/> Transferring			
AIDS related complex (ARC)	Decline		
Acromegaly	Decline		
Alcohol abuse/alcoholism	(See drug/chemical dependency)		
Alpha-antitrypsin deficiency	Decline		
Alzheimer’s disease	Decline		
Amputation			
<input type="checkbox"/> Due to trauma			
<input type="radio"/> Single limb	>6 months	90EP	90EP
<input type="radio"/> Independent in ADLs, IADLs			
<input type="radio"/> More than one (1) limb	Decline		
<input type="checkbox"/> Due to disease	Decline		
Amyotrophic lateral sclerosis (ALS)	Decline		

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LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Anemia			
<input type="checkbox"/> Cause unknown	Decline		
<input type="checkbox"/> In conjunction with peripheral vascular diseases	Decline		
<input type="checkbox"/> Hemolytic	>12 months		
<input type="radio"/> Cause unknown			
<input type="radio"/> No splenectomy			
<input type="checkbox"/> Iron deficiency, corrected	>6 months		
<input type="checkbox"/> Pernicious, with B12 injections	>6 months		
<input type="radio"/> No neurological impairment			
<input type="radio"/> No peripheral neuropathy			
<input type="checkbox"/> Splenectomy	>60 months		
Aneurysm	(See encephalitis)		
<input type="checkbox"/> Abdominal, aortic, thoracic			
<input type="radio"/> Operated, complete recovery, back to full activities	>3 months		
<input type="radio"/> Unoperated, less than 3.0 cm, regular follow-up indicating stable size	>12 months	5YR/90EP	2YR/90EP
<input type="radio"/> Unoperated, between 3.0 cm and 3.9 cm, regular follow-up indicating stable size	>60 months	90EP	90EP
<input type="radio"/> Unoperated, 4.0 cm or larger in size	Decline		
<input type="radio"/> Recurrent or multiple	Decline		
<input type="radio"/> Tobacco use in the past twenty-four (24) months	Decline		
<input type="checkbox"/> Cerebral			
<input type="radio"/> Operated, complete recovery, back to full activities	>60 months		
<input type="radio"/> Unoperated	Decline		
<input type="radio"/> Recurrent or multiple	Decline		
Angina			
<input type="checkbox"/> Asymptomatic, treated with medication			
<input type="radio"/> No tobacco use in the past twenty-four (24) months	>6 months		
<input type="checkbox"/> Continued symptoms with activity			
<input type="radio"/> With history of heart surgery	Decline		
<input type="radio"/> With no history of heart surgery			
<input type="checkbox"/> Symptoms occur three (3) times or fewer per month	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> No history of heart surgery	>6 months	90EP	90EP
<input type="checkbox"/> No tobacco use in the past twenty-four (24) months	>6 months	90EP	90EP
<input type="checkbox"/> Continued symptoms at rest	Decline		
<input type="checkbox"/> Work-up in progress	Postpone		
<input type="checkbox"/> Tobacco use in the past twenty-four (24) months	Decline		
Angina, intestinal	Decline		
Angioplasty, cardiac (balloon angioplasty)			
<input type="checkbox"/> No history of heart attack, symptom free	>3 months		
<input type="checkbox"/> Due to disease	>6 months		
<input type="checkbox"/> History one (1) heart attack AFTER treatment	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> History of two (2) or more heart attacks AFTER treatment	Decline		
<input type="checkbox"/> Continued symptoms after treatment	Decline		
Ankylosing spondylitis	(See degenerative disc disease)		
Anxiety	(See depression)		
Aortic stenosis/aortic insufficiency	(See heart valve disease)		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Arrhythmia			
<input type="checkbox"/> Atrial fibrillation/flutter (chronic, paroxysmal or single episode) <ul style="list-style-type: none"> <input type="radio"/> Asymptomatic, controlled with medication <input type="radio"/> With history of one (1) of the following conditions: <ul style="list-style-type: none"> - Cardiomyopathy - Carotid artery disease - Coronary artery disease - Diabetes mellitus - Peripheral vascular disease - Stroke, transient ischemic attack (TIA) or mini-stroke <input type="radio"/> With history of syncope or fainting now symptom free <ul style="list-style-type: none"> - No benefit restrictions if stable >36 months 	 	 	
<input type="checkbox"/> Ventricular arrhythmias <ul style="list-style-type: none"> <input type="radio"/> Single episode, resolved, treatment free <input type="radio"/> Chronic condition, treated with medication or defibrillator 	 	 	
<input type="checkbox"/> All other arrhythmias	>3 months		
<input type="checkbox"/> Defibrillator, implanted	>12 months	5YR/90EP	2YR/90E
Arteritis (temporal, giant cell), thromboangitis obliterans, vasculitis			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> Asymptomatic <ul style="list-style-type: none"> <input type="radio"/> No ADL or IADL limitations <input type="radio"/> No active disease or claudication 	>24 months		
Arteriosclerotic heart disease (ASHD)		(See coronary heart disease)	
Arthritis (including osteoarthritis, rheumatoid arthritis and degenerative joint disease)			
<input type="checkbox"/> Untreated or treated with one (1) non-steroidal anti-inflammatory (NSAID) medication <ul style="list-style-type: none"> <input type="radio"/> No history of weight bearing joint replacement 	>0 months		
<input type="checkbox"/> History of two (2) or more series of cortisone injections within the past twelve (12) months	>6 months	90EP	90EP
<input type="checkbox"/> History of or treated with any one (1) of the following: <ul style="list-style-type: none"> <input type="radio"/> One (1) or two (2) weight bearing joint replacements due to disease <input type="radio"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications <input type="radio"/> Steroid use at or less than five (5) mg per day <input type="radio"/> Methotrexate use at or less than 15 mg per week 	 	 	
<input type="checkbox"/> Treated with any of the following: <ul style="list-style-type: none"> <input type="radio"/> A combination of two (2) or more of the treatments listed above <input type="radio"/> Three (3) or more non-steroidal anti-inflammatory (NSAID) medications <input type="radio"/> One (1) or more narcotic medication <input type="radio"/> Steroid use at or more than six (6) mg per day <input type="radio"/> Steroid bursts/tapers two (2) or more times per year <input type="radio"/> Methotrexate use at or more than 17.5 mg per week <input type="radio"/> Arava, Enbrel or Remicade use 	Decline		
<input type="checkbox"/> History of three (3) or more joint replacements	Decline		
<input type="checkbox"/> Diagnosed as severe or marked	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc.)	Decline		
<input type="checkbox"/> Surgery recommended	Decline		

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LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Asthma			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> Untreated or treated with one (1) inhaler used only as needed	>0 months		
<input type="checkbox"/> Treated with one (1) or two (2) inhalers seasonally or on a regular basis	>6 months		
<input type="checkbox"/> Treated and controlled with any one (1) of the following:			
<input type="radio"/> Three (3) inhalers on an ongoing basis	>6 months	5YR/90EP	2YR/90EP
<input type="radio"/> Two (2) oral medications on an ongoing basis	>6 months	90EP	5YR/90EP
<input type="radio"/> Steroid use at or less than five (5) mg per day	>6 months	5YR/90EP	2YR/90EP
<input type="radio"/> Nebulizer use two (2) times per week	>6 months	5YR/90EP	2YR/90EP
<input type="radio"/> Lung surgery (removal of one (1) or more lobes)	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with any of the following:	Decline		
<input type="radio"/> A combination of two (2) or more of the treatments listed above			
<input type="radio"/> Steroid use at or greater than six (6) mg per day			
<input type="radio"/> Steroid bursts/tapers two (2) or more times per year			
<input type="radio"/> Home oxygen			
<input type="radio"/> Nebulizer use three (3) or more times per week			
<input type="checkbox"/> Abnormal pulmonary function tests (PFTs)	Decline		
<input type="checkbox"/> Progressive or continual weight loss	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Evidence of congestive heart failure (CHF)	Decline		
<input type="checkbox"/> Hospitalization for respiratory symptoms within the past six (6) months	>6 months		
<input type="checkbox"/> Hospitalization for respiratory symptoms two (2) or more times in the past twenty-four (24) months	Decline		
Ataxia (unstable gait)	Decline		
Atrioventricular (A-V) heart block			
<input type="checkbox"/> Complete block	>3 months		
<input type="radio"/> Pacemaker inserted			
Autonomic insufficiency (Shy-Drager syndrome)	Decline		
Autonomic neuropathy	Decline		
Avascular necrosis			
<input type="checkbox"/> Surgery completed, asymptomatic	>6 months		
<input type="radio"/> No ADL or IADL limitations			
<input type="radio"/> No chronic pain			
<input type="checkbox"/> Surgery not completed, treated with medication(s)	Decline		
Azotemia	(See renal disease)		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Bell's palsy			
<input type="checkbox"/> Asymptomatic <ul style="list-style-type: none"> <input type="radio"/> No ADL or IADL limitations <input type="radio"/> No active treatment 	>0 months		
Benign prostatic hypertrophy (BPH)			
<input type="checkbox"/> Unoperated <ul style="list-style-type: none"> <input type="radio"/> Asymptomatic <input type="radio"/> Normal prostate specific antigen (PSA) at or less than four (4.0) 	>0 months		
<input type="checkbox"/> Surgical repair (TUR/TURP, prostatectomy) <ul style="list-style-type: none"> <input type="radio"/> No urinary catheter 	>3 months		
Blastomycosis	Decline		
Bipolar disorder	(See manic depression)		
Blindness			
<input type="checkbox"/> Successful adaptation to visual loss	>12 months		
<input type="checkbox"/> Due to diabetes or ADL/IADL limitation	Decline		
Bone marrow transplant	(See transplant, organ)		
Bronchiectasis	(See emphysema)		
Bronchitis	(See asthma)		
Bronze diabetes	(See hemochromatosis)		
Buerger's disease	Decline		

B

C	LTC stability indicators	Stability period	Modification	
			Age ≤65	Age ≥66
	Cancer			
	<input type="checkbox"/> Skin cancer <ul style="list-style-type: none"> <input type="radio"/> Diagnosed as in situ <input type="radio"/> Removed by nitrogen or scraping <input type="radio"/> Melanoma in situ <ul style="list-style-type: none"> - Removed - Full recovery <input type="radio"/> Melanoma removed surgically, full recovery, no metastasis <input type="radio"/> Melanoma removed surgically, with metastasis (spread from original site) <input type="radio"/> Melanoma with recurrence <input type="radio"/> Melanoma with history of cancer of two (2) or more other organs 	<ul style="list-style-type: none"> >0 months >0 months >6 months >36 months Decline Decline Decline 		
	<input type="checkbox"/> Breast cancer <ul style="list-style-type: none"> <input type="radio"/> Early stage and no positive lymph nodes <ul style="list-style-type: none"> - Treated with surgery (mastectomy, lumpectomy), chemo or radiation <input type="radio"/> With positive lymph nodes <ul style="list-style-type: none"> - No benefit restrictions if stable >60 months <input type="radio"/> Recurrent breast cancer <input type="radio"/> With metastasis (spread from original site) <input type="radio"/> With history of cancer of two (2) or more other organs 	<ul style="list-style-type: none"> >12 months >24 months Decline Decline Decline 	5YR/90EP	5YR/90EP
	<input type="checkbox"/> Prostate Cancer <ul style="list-style-type: none"> <input type="radio"/> Early stage <ul style="list-style-type: none"> - Treated with any of the following: <ul style="list-style-type: none"> - Surgery (TUR, TURP), full recovery - Hormone injections (Lupron) - Radiation, seed implants - No positive lymph nodes - Minimally detectible or undetectible prostate specific antigen (PSA) level <input type="radio"/> With positive lymph nodes <ul style="list-style-type: none"> - Surgically removed - Undetectible prostate specific antigen (PSA) level <ul style="list-style-type: none"> - No benefit restrictions if stable >60 months <input type="radio"/> Recurrent prostate cancer <ul style="list-style-type: none"> - Minimally detectible or undetectible prostate specific antigen (PSA) level <ul style="list-style-type: none"> - No benefit restrictions if stable >60 months <input type="radio"/> Elevated prostate specific antigen (PSA) <input type="radio"/> With metastasis (spread from original site) <input type="radio"/> With history of cancer of two (2) or more other organs 	<ul style="list-style-type: none"> 12 months >24 months >36 months Decline Decline Decline 	5YR/90EP	5YR/90EP
	<input type="checkbox"/> All other cancers <ul style="list-style-type: none"> <input type="radio"/> No positive lymph nodes at diagnosis <input type="radio"/> With positive lymph nodes <ul style="list-style-type: none"> - No benefit restrictions if stable >60 months <input type="radio"/> History of cancer of two (2) or more other organs <input type="radio"/> With metastasis (spread from original site) <input type="radio"/> Recurrent cancer 	<ul style="list-style-type: none"> 24 months >36 months Decline Decline Decline 	5YR/90EP	5YR/90EP

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Cardiomyopathy			
<input type="checkbox"/> Asymptomatic, no ADL or IADL limitations, no co-morbid conditions	>12 months		
<input type="checkbox"/> With history of any one (1) of the following co-morbid conditions: <ul style="list-style-type: none"> <input type="radio"/> Atrial fibrillation <input type="radio"/> Coronary artery disease <input type="radio"/> Diabetes mellitus <input type="radio"/> Heart valve replacement <input type="radio"/> Peripheral vascular disease 	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of any of the following: <ul style="list-style-type: none"> <input type="radio"/> A combination of two (2) or more of the above co-morbid conditions <input type="radio"/> Stroke, TIA or mini-stroke <input type="radio"/> Carotid artery disease <input type="radio"/> Congestive heart failure (CHF) 	Decline		
<input type="checkbox"/> Symptomatic or progressive	Decline		
Carotid artery disease			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> Operated, endarterectomy	>3 months		
<input type="checkbox"/> Unoperated	>6 months		
<input type="checkbox"/> In conjunction with any one (1) of the following co-morbid conditions: <ul style="list-style-type: none"> <input type="radio"/> Atrial fibrillation <input type="radio"/> Coronary artery disease <input type="radio"/> Diabetes mellitus <input type="radio"/> Peripheral vascular disease 		5YR/90EP	2YR/90EP
<input type="checkbox"/> In conjunction with any of the following: <ul style="list-style-type: none"> <input type="radio"/> Two (2) or more of the co-morbid conditions listed above <input type="radio"/> Cardiomyopathy 	Decline		
<input type="checkbox"/> With history of syncope or fainting, symptom free – No benefit restrictions if stable >36 months	>24 months	5YR/90EP	5YR/90EP
Carpal tunnel syndrome			
<input type="checkbox"/> No history of surgery <ul style="list-style-type: none"> <input type="radio"/> No ADL or IADL limitations <input type="radio"/> No surgery planned or recommended 	>0 months		
<input type="checkbox"/> Treated surgically, full recovery	>1 month		
<input type="checkbox"/> Pending surgery <ul style="list-style-type: none"> <input type="radio"/> Single wrist <input type="radio"/> Bilateral wrists 	0 months Postpone		
Cerebral palsy	>12 months		
<input type="checkbox"/> No ADL or IADL limitations			
Cerebral vascular accident (CVA)	(See stroke)		
Chagas' disease, active (steatorrhea)	Decline		
Chromosomal abnormalities	Decline		

C

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Chronic fatigue syndrome	(See fibromyalgia)		
Chronic obstructive lung disease (COLD)	(See emphysema)		
Chronic obstructive pulmonary disease (COPD)	(See emphysema)		
Cirrhosis of the liver	Decline		
Claudication	(See peripheral vascular disease)		
Colitis (Crohn's disease, ulcerative colitis, irritable bowel syndrome, diverticulitis, diverticulosis)			
<input type="checkbox"/> Treated with any of the following: <ul style="list-style-type: none"> <input type="radio"/> Non-steroidal medication <input type="radio"/> Non-anti-neoplastic medication <input type="radio"/> Surgery with or without ostomy, full recovery, no further surgery planned 	>3 months		
<input type="checkbox"/> Treated with any of the following: <ul style="list-style-type: none"> <input type="radio"/> Steroid use at or less than five (5) mg per day <input type="radio"/> Steroid bursts/tapers one (1) or less times per year <input type="radio"/> Two (2) surgeries, full recovery, no further surgery planned 	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with any of the following: <ul style="list-style-type: none"> <input type="radio"/> Steroid use at or greater than six (6) mg per day <input type="radio"/> Steroid bursts/tapers two (2) or more times per year <input type="radio"/> Three (3) or more surgeries 	Decline		
<input type="checkbox"/> Requiring assistance with ostomy appliances or equipment	Decline		
Colostomy or ileostomy	Look for cause		
<input type="checkbox"/> No cancer, full recovery <ul style="list-style-type: none"> <input type="radio"/> Independent with care and associated appliances <input type="radio"/> No planned future surgery or "take down" of colostomy/ileostomy 	>3 months		
<input type="checkbox"/> Three (3) or more surgeries	Decline		
Concussion	>6 months		
<input type="checkbox"/> No ADL or IADL limitations			
<input type="checkbox"/> No cognitive impairment			
Confusion	Decline		
Congestive heart failure (CHF)			
<input type="checkbox"/> Tobacco use in the past twenty-four (24) months	Decline		
<input type="checkbox"/> Lasix use of eighty (80) mg or more per day	Decline		
<input type="checkbox"/> Single episode <ul style="list-style-type: none"> <input type="radio"/> Controlled on one (1) or two (2) medications <ul style="list-style-type: none"> – In conjunction with any one (1) of the following co-morbid conditions: <ul style="list-style-type: none"> > Atrial fibrillation > Carotid artery disease > Coronary artery disease > Diabetes mellitus > Heart valve replacement > Peripheral vascular disease 	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> In conjunction with any one (1) of the following: <ul style="list-style-type: none"> <input type="radio"/> Two (2) or more of the co-morbid conditions listed above <input type="radio"/> Cardiomyopathy <input type="radio"/> Chronic bronchitis, bronchiectasis <input type="radio"/> Emphysema or chronic obstructive pulmonary disease (COPD) 	Decline		
<input type="checkbox"/> Multiple episodes	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Coronary artery bypass grafts (CABG)			
<input type="checkbox"/> Asymptomatic, with history of one (1) or no heart attack BEFORE surgery	>6 months		
<input type="checkbox"/> With history of two (2) or more heart attacks BEFORE surgery <input type="radio"/> Surgery completed, symptom free – No benefit restrictions if stable >12 months	>6 months	5YR/90EP	5YR/90EP
<input type="checkbox"/> With intermittent chest pain one (1) or fewer times per month AFTER surgery	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of one (1) heart attack AFTER surgery, symptom free – No benefit restrictions if stable >24 months	>12 months	5YR/90EP	5YR/90EP
<input type="checkbox"/> With history of two (2) or more heart attacks AFTER surgery	Decline		
<input type="checkbox"/> With continued symptoms at rest	Decline		
Coronary artery disease (CAD)/arteriosclerotic heart disease (ASHD)			
<input type="checkbox"/> Asymptomatic, treated with two (2) or fewer cardiac medications	>6 months		
<input type="checkbox"/> Asymptomatic, treated with three (3) or four (4) cardiac medications	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Asymptomatic, treated with surgery <input type="radio"/> With history of one (1) or no heart attack BEFORE surgery <input type="radio"/> With history of two (2) or more heart attacks BEFORE surgery, symptom free – No benefit restrictions if stable >12 months <input type="radio"/> With history of one (1) heart attack AFTER surgery, symptom free – No benefit restrictions if stable >24 months <input type="radio"/> With history of two (2) or more heart attacks AFTER surgery	>6 months >6 months >12 months Decline	5YR/90EP 5YR/90EP 5YR/90EP	5YR/90EP 5YR/90EP 5YR/90EP
<input type="checkbox"/> With intermittent chest pain two (2) or fewer times per month on exertion	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of any one (1) of the following co-morbid conditions: <input type="radio"/> Atrial fibrillation <input type="radio"/> Cardiomyopathy <input type="radio"/> Carotid artery disease <input type="radio"/> Diabetes mellitus <input type="radio"/> Peripheral vascular disease <input type="radio"/> Stroke, TIA or mini-stroke	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of two (2) or more of the co-morbid conditions listed above	Decline		
<input type="checkbox"/> Treated with five (5) or more cardiac medications	Decline		
<input type="checkbox"/> With continued symptoms at rest	Decline		
Crohn's disease	(See colitis)		
Cystic fibrosis	Decline		

D

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Decubitus ulcers			
Degenerative disc disease			
<input type="checkbox"/> Untreated or treated with one (1) non-steroidal anti-inflammatory (NSAID) medication	>3 months		
<input type="checkbox"/> Treated with one (1) surgical procedure, asymptomatic, back to full activities	>6 months	90EP	90EP
<input type="checkbox"/> History of or treated with any one (1) of the following:			
<input type="radio"/> Two (2) surgical procedures	>6 months	90EP	5YR/90EP
<input type="radio"/> Two (2) or more series of Cortisone injections within the past twelve (12) months	>6 months	90EP	90EP
<input type="radio"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications	>6 months	5YR/90EP	2YR/90EP
<input type="radio"/> Steroid use at or less than five (5) mg per day	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with any one (1) of the following:	Decline		
<input type="radio"/> A combination of two (2) or more of the treatments listed above			
<input type="radio"/> Three (3) or more surgical procedures			
<input type="radio"/> Three (3) or more non-steroidal anti-inflammatory (NSAID) medications			
<input type="radio"/> One (1) or more narcotic medication			
<input type="radio"/> Steroid use at or more than six (6) mg per day			
<input type="radio"/> Back or neck brace use			
<input type="radio"/> TENS unit use			
<input type="checkbox"/> History of three (3) or more surgical procedures	Decline		
<input type="checkbox"/> Diagnosed as severe or marked	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc)	Decline		
<input type="checkbox"/> Surgery recommended	Decline		
Degenerative Joint disease	(See arthritis)		
Deep vein thrombosis (DVT)			
<input type="checkbox"/> Single episode, resolved			
<input type="radio"/> No history of co-morbid conditions (see below)	>6 months		
<input type="radio"/> With history of one (1) or more co-morbid conditions:	>24 months		
<input type="checkbox"/> Atrial fibrillation			
<input type="checkbox"/> Carotid artery disease			
<input type="checkbox"/> Peripheral vascular disease			
<input type="checkbox"/> Diabetes			
<input type="checkbox"/> Multiple episodes			
<input type="radio"/> No history of co-morbid conditions (see below), currently under treatment	>12 months	90EP	90EP
<input type="radio"/> No history of co-morbid conditions (see below), no treatment	>24 months	90EP	90EP
<input type="radio"/> With history of one (1) or more co-morbid conditions:	Decline		
<input type="checkbox"/> Atrial fibrillation			
<input type="checkbox"/> Carotid artery disease			
<input type="checkbox"/> Peripheral vascular disease			
<input type="checkbox"/> Diabetes			
Dementia	Decline		
Demyelinating disease	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Depression			
<input type="checkbox"/> Minor depression			
○ Treated with two (2) or fewer non-antipsychotic medications	>6 months		
○ Treated with three (3) non-antipsychotic medications	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Manic/bipolar depression			
○ Treated with two (2) or fewer non-antipsychotic medications	>12 months		
○ Treated with three (3) non-antipsychotic medications	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Nervous breakdown			
○ Treated with two (2) or fewer non-antipsychotic medications	>12 months		
○ Treated with three (3) non-antipsychotic medications	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with four (4) or more non-antipsychotic medications	Decline		
<input type="checkbox"/> Any type of depression treated with one (1) or more antipsychotic medication	Decline		
<input type="checkbox"/> Hospitalized one (1) time in the past twelve (12) months	Decline		
<input type="checkbox"/> Hospitalized two (2) or more times in the past thirty-six (36) months	Decline		
<input type="checkbox"/> Any type of neurosis, psychoneurosis, psychopathy, psychosis	Decline		
Diabetes mellitus			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> Any history of stroke, TIA or mini-stroke	Decline		
<input type="checkbox"/> Controlled with two (2) or fewer oral medications	>6 months		
<input type="checkbox"/> Controlled a total of forty (40) units of insulin or fewer per day	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Controlled with three (3) oral medications	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> In conjunction with one of the following co-morbid conditions:			
○ Atrial fibrillation	>6 months	5YR/90EP	2YR/90EP
○ Carotid artery disease	>6 months	5YR/90EP	2YR/90EP
○ Coronary artery disease	>6 months	5YR/90EP	2YR/90EP
○ Retinopathy treated with surgery, no further hemorrhage/vision loss	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> In conjunction with any of the following co-morbid conditions	Decline		
○ Two (2) or more of the co-morbid conditions listed above			
○ Cardiomyopathy			
○ Circulatory disease or leg ulcers			
○ Ulcers or open wounds			
○ Neurological disease (neuropathy)			
○ Kidney disease (nephropathy)			
○ Fasting blood sugar 8.5 or greater in the past six (6) months			
○ Random blood sugar 11.0 or greater in the past six (6) months			
○ Ongoing steroid medication			
Dialysis – hemodialysis or peritoneal	Decline		
Diverticulitis	(See colitis)		
Dizziness/vertigo			
<input type="checkbox"/> Acute viral labyrinthitis	>3 months		
<input type="checkbox"/> Ménière's disease	>6 months		
○ Controlled with medication			
<input type="checkbox"/> Cause unknown	>12 months		
○ Asymptomatic			
○ No neurological impairment			
<input type="checkbox"/> Ongoing problem	Decline		
Drug/chemical dependency (including drugs, alcohol and other chemical dependency)			
<input type="checkbox"/> Treated and current abstinence with normal liver function laboratory values	>36 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated and current abstinence for ten (10) years or more	>10 years (120 months)		
<input type="checkbox"/> Current use	Decline		
<input type="checkbox"/> Residual memory loss or confusion	Decline		

D

E

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Edema (swelling)	Look for cause		
Emphysema			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> Untreated or treated with one (1) inhaler used only as needed	>0 months		
<input type="checkbox"/> Treated with one (1) or two (2) inhalers seasonally or on a regular basis	>6 months		
<input type="checkbox"/> Treated and controlled with any of the following: <ul style="list-style-type: none"> <input type="radio"/> Three (3) inhalers seasonally or on a regular basis <input type="radio"/> One (1) or two (2) oral medications seasonally or on a regular basis <input type="radio"/> Steroid use at or less than five (5) mg per day <input type="radio"/> Steroid burst/taper one (1) or two (2) times per year <input type="radio"/> Nebulizer use one (1) or two (2) times per week <input type="radio"/> Lung surgery (removal of one (1) or more lobes) 	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with any one (1) of the following: <ul style="list-style-type: none"> <input type="radio"/> A combination of two (2) or more of the treatments listed above <input type="radio"/> Steroid use at or greater than six (6) mg per day <input type="radio"/> Steroid bursts/tapers three (3) or more times per year <input type="radio"/> Home oxygen <input type="radio"/> Nebulizer use three (3) or more times per week 	Decline		
<input type="checkbox"/> Abnormal pulmonary function tests (PFTs)	Decline		
<input type="checkbox"/> Progressive or continual weight loss	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Evidence of congestive heart failure (CHF)	Decline		
<input type="checkbox"/> Hospitalization for respiratory symptoms within the past 6 months	>6 months		
<input type="checkbox"/> Hospitalization for respiratory symptoms two (2) or more times in the past twenty-four (24) months	>24 months		
Encephalitis	>12 months		
<input type="checkbox"/> No cognitive impairment			
<input type="checkbox"/> No ADL or IADL limitations			
Endarterectomy	(See carotid artery disease)		
Endocarditis, Infectious			
<input type="checkbox"/> Single episode <ul style="list-style-type: none"> <input type="radio"/> Resolved, stable <input type="radio"/> Antibiotic prophylaxis 	>6 months		
<input type="checkbox"/> More than one (1) episode	Decline		
Enteritis	(See colitis)		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Epilepsy/seizure disorder			
<input type="checkbox"/> Controlled with one (1) or no medication	>12 months		
<input type="checkbox"/> Controlled with two (2) medications, no seizure activity	>12 months	90EP	90EP
○ Most recent seizure or symptom >60 months ago			
– No ADL or IADL limitations or cognitive impairment			
○ Most recent seizure or symptom <60 months ago		5YR/90EP	5YR/90EP
– No ADL or IADL limitations or cognitive impairment			
<input type="checkbox"/> Treated with three (3) or more medications	Decline		
<input type="checkbox"/> Uncontrolled, continued symptoms or unknown cause	Decline		
<input type="checkbox"/> Abnormal MRI or EMG	Decline		
Esophageal varices	Decline		
Esophageal stricture	Decline		
<input type="checkbox"/> Asymptomatic, two (2) or fewer dilations	>0 months		
<input type="checkbox"/> Three (3) or more dilations	>3 months	90EP	90EP
<input type="checkbox"/> Continued dysphagia or difficulty swallowing	Decline		

E

F	LTC stability indicators	Stability period	Modification	
			Age ≤65	Age ≥66
	Falls	Look for cause		
	Fibromyalgia			
	<input type="checkbox"/> No history of depression	>6 months		
	<input type="checkbox"/> With history of chronic depression or treatment with anti-depressant medication <input type="radio"/> Must also meet stability for depression	>12 months	5YR/90EP	2YR/90EP
	<input type="checkbox"/> Treated with three (3) or more medications	Decline		
	<input type="checkbox"/> Fatigue that limits daily function	Decline		
	Fractures	(See disease if due to disease)		
	<input type="checkbox"/> Due to trauma			
	<input type="radio"/> Arms - No ADL or IADL limitations	>3 months		
	<input type="radio"/> Compression	(See osteoporosis)		
	<input type="radio"/> Legs - No ADL or IADL limitations	>6 months		
	<input type="radio"/> Skull - No ADL or IADL limitations - No cognitive impairment	>12 months		
	<input type="radio"/> Vertebral, pelvic - No history of osteoporosis - No ADL or IADL limitations	>6 months		
	Friedreich's ataxia	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Gastric balloon	Decline		
Gaucher's disease	Decline		
Gastric bypass surgery			
<input type="checkbox"/> Stable weight within guidelines	>12 months		
Giant cell arteritis (active)	Decline		
Glaucoma			
<input type="checkbox"/> Stable vision	>12 months		
<input type="radio"/> No progressive visual loss for twelve (12) months			
<input type="radio"/> Successful adaptation to previous visual loss			
Gout			
<input type="checkbox"/> No ADL or IADL limitations	>3 months		
<input type="radio"/> No joint deformities			
Guillian Barre Syndrome	6 months		
<input type="checkbox"/> No residual neurological impairment			

G

H

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Head injury			
<input type="checkbox"/> Full recovery <ul style="list-style-type: none"> <input type="radio"/> No ADL or IADL limitations <input type="radio"/> No hospitalizations within six (6) months 	>6 months		
<input type="checkbox"/> With residual memory or functional impairment	Decline		
Hearing loss	0 months		
<input type="checkbox"/> Successful adaptation to hearing loss			
Heart attack (myocardial infarction)	(See coronary artery disease)		
Heart valve disease			
<input type="checkbox"/> Unoperated <ul style="list-style-type: none"> <input type="radio"/> Asymptomatic <input type="radio"/> With history of congestive heart failure (CHF) 	>6 months Decline	90EP	90EP
<input type="checkbox"/> Operated <ul style="list-style-type: none"> <input type="radio"/> Asymptomatic <input type="radio"/> With history of congestive heart failure (CHF) after surgery 	>6 months Decline		
Heart valve replacement	(See heart valve disease)		
Hemiplegia	Decline		
Hemochromatosis			
<input type="checkbox"/> Internal organ involvement or bronze diabetes	Decline		
<input type="checkbox"/> Asymptomatic <ul style="list-style-type: none"> <input type="radio"/> Phlebotomy (once every eight (8) weeks or less often) <input type="radio"/> Normal laboratory values 	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Phlebotomy more often than every eight (8) weeks	Decline		
<input type="checkbox"/> Abnormal laboratory values	Decline		
Hepatitis			
<input type="checkbox"/> Acute, Type A, B <ul style="list-style-type: none"> <input type="radio"/> Resolved, no alcohol or drug use <input type="radio"/> Abnormal liver function laboratory value 	>6 months Decline		
<input type="checkbox"/> Chronic, active, Type A, B	Decline		
<input type="checkbox"/> Type C, Non-A, Non-B or autoimmune	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Herniated intervertebral disc			
<input type="checkbox"/> Operated <input type="checkbox"/> No ADL or IADL limitations	>3 months		
<input type="checkbox"/> Untreated or treated with one (1) non-steroidal anti-inflammatory (NSAID) medication	>3 months		
<input type="checkbox"/> History of or treated with any one (1) of the following: <input type="checkbox"/> Two (2) surgical procedures – No limitations if last surgery >36 months ago <input type="checkbox"/> Two (2) or more series of cortisone injections within the past twelve (12) months <input type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications <input type="checkbox"/> Steroid use at or less than five (5) mg per day	>6 months >6 months >6 months >6 months	90EP 90EP 5YR/90EP 5YR/90EP	5YR/90EP 90EP 2YR/90EP 2YR/90EP
<input type="checkbox"/> Treated with any one (1) of the following: <input type="checkbox"/> A combination of two (2) or more of the treatments listed above <input type="checkbox"/> Three (3) or more surgical procedures <input type="checkbox"/> Three (3) or more non-steroidal anti-inflammatory (NSAID) medications <input type="checkbox"/> One (1) or more narcotic medication <input type="checkbox"/> Steroid use at or more than six (6) mg per day <input type="checkbox"/> Back or neck brace use <input type="checkbox"/> TENS unit use	Decline		
<input type="checkbox"/> History of three (3) or more surgical procedures	Decline		
<input type="checkbox"/> Diagnosed as severe or marked	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc)	Decline		
<input type="checkbox"/> Surgery recommended	Decline		
Herpes zoster			
<input type="checkbox"/> Post acute episode	>3 months		
<input type="checkbox"/> Rehabilitation complete, no pain or neuralgia	>12 months		
<input type="checkbox"/> Requiring neurological work-up	Decline		
Hiatal hernia	0 months		
High blood pressure (BP)/hypertension			
<input type="checkbox"/> Treated with two (2) or fewer cardiac medications <input type="checkbox"/> Average BP readings for twelve (12) months at or less than <169/89	>6 months		
<input type="checkbox"/> Treated with three (3) or four (4) cardiac medication <input type="checkbox"/> Average BP readings for twelve (12) months at or less than <169/89	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of two (2) of the following co-morbid conditions: <input type="checkbox"/> Atrial fibrillation <input type="checkbox"/> Cardiomyopathy <input type="checkbox"/> Diabetes mellitus <input type="checkbox"/> Peripheral vascular disease <input type="checkbox"/> Stroke, TIA or mini-stroke	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of three (3) or more of the co-morbid conditions listed above	Decline		
<input type="checkbox"/> Treated with five (5) or more cardiac medications	Decline		
<input type="checkbox"/> Uncontrolled BP readings – 170/90 or greater	Decline		

H	LTC stability indicators	Stability period	Modification	
			Age ≤65	Age ≥66
	Hip replacement	(See joint replacement)		
	HIV positive status	Decline		
	Hodgkin's disease	(See lymphoma)		
	Hospitalization	Postpone		
	<input type="checkbox"/> Currently in hospital or anticipate admission			
	Hunter's syndrome	Decline		
	Huntington's chorea	Decline		
	Hurler's syndrome	Decline		
	Hydrocephalus	Decline		

I	IADL deficits	Decline		
	<input type="checkbox"/> Anyone who requires the assistance or supervision of another person, to perform two (2) or more of the following Instrumental Activities of Daily Living:			
	<input type="radio"/> Using the telephone			
	<input type="radio"/> Managing finances			
	<input type="radio"/> Taking transportation			
	<input type="radio"/> Shopping			
	<input type="radio"/> Laundry			
	<input type="radio"/> Housework			
	<input type="radio"/> Taking all medications			
	<input type="radio"/> Preparing meals/cooking			
	Idiopathic pulmonary fibrosis	(See pulmonary fibrosis)		
	Ileitis, regional, end stage	Decline		
	Immune system disorders	Decline		
	Irritable bowel syndrome	(See colitis)		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Joint replacement (hip, knee, shoulder) — due to trauma or injury			
<input type="checkbox"/> Physical therapy completed and return to full activities <input type="checkbox"/> No ADL or IADL limitations	>3 months		
<input type="checkbox"/> History of arthritis or degenerative joint disease — see arthritis			
<input type="checkbox"/> History of one (1) or more of the following: <input type="checkbox"/> Two (2) or more series of cortisone injections on previously replaced joint <input type="checkbox"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications	>6 months	90EP	5YR/90EP
<input type="checkbox"/> Treated with any of the following: <input type="checkbox"/> Three (3) or more non-steroidal anti-inflammatory (NSAID) medications <input type="checkbox"/> One (1) or more narcotic medication	Decline		
<input type="checkbox"/> History of three (3) or more surgical procedures	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc)	Decline		
<input type="checkbox"/> Further surgery recommended	Decline		

Kaposi's sarcoma	Decline		
Knee disorder (see also joint replacement)	3 months		
<input type="checkbox"/> Post arthroscopy			
<input type="checkbox"/> No ADL or IADL limitations			
<input type="checkbox"/> No surgery recommended			
Knee replacement	(See joint replacement)		
Korsakoff's psychosis	Decline		

L

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Lesch-Nyhan syndrome	Decline		
Leukemia			
<input type="checkbox"/> Acute (any type)	Decline		
<input type="checkbox"/> Chronic, non-lymphocytic (CML)	Decline		
<input type="checkbox"/> Chronic lymphocytic (CLL)	>36 months	5YR/90EP	2YR/90EP
<input type="radio"/> Stable and treatment free			
<input type="radio"/> Normal laboratory values for thirty-six (36) months			
Lues (stage IV syphilis/tabs dorsalis)	Decline		
Lupus			
<input type="checkbox"/> Discoid, inactive	>12 months		
<input type="checkbox"/> Systemic lupus	Decline		
Lyme disease			
<input type="checkbox"/> Resolved, no treatment	>6 months		
<input type="checkbox"/> Residuals or complications	>12 months	5YR/90EP	2YR/90EP
<input type="radio"/> No current limitations, no neurological impairment			
<input type="checkbox"/> Neurological impairment	Decline		
Lymphoid interstitial pneumonia	Decline		
Lymphoma, non-Hodgkin's and Hodgkin's disease			
<input type="checkbox"/> Asymptomatic	>60 months	5YR/90EP	2 YR/90EP
<input type="radio"/> Disease and treatment free			
<input type="radio"/> Normal laboratory values			

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Macular degeneration	12 months		
<input type="checkbox"/> No ADL or IADL limitations			
<input type="checkbox"/> No progressive vision loss			
<input type="checkbox"/> Successful adaptation to previous vision loss			
Manic depression	(See depression)		
Marfan's syndrome	Decline		
Melanoma	(See cancer)		
Memory loss	Decline		
Mentally handicapped	Individual consideration		
<input type="checkbox"/> No functional or cognitive impairments or limitations			
<input type="checkbox"/> Lives independently and able to perform all IADLs and ADLs independently			
Mitral stenosis, insufficiency	(See heart valve disease)		
Mitral valve prolapse	0 months		
<input type="checkbox"/> Asymptomatic, treated only with prophylactic antibiotics			
Mixed connective tissue disease	Decline		
Mobility limitations	Decline		
<input type="checkbox"/> With ADL or IADL limitations			
Multiple myeloma	Decline		
Multiple sclerosis	Decline		
Muscular dystrophy	Decline		
Myasthenia gravis	Decline		
<input type="checkbox"/> Without symptoms or complications, no treatment	>60 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Post surgery with full recovery and rehabilitation complete, no treatment	>36 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Disease process unresponsive to treatment	Decline		
<input type="checkbox"/> Treated with mestanon or like medication	Decline		
Myelofibrosis			
<input type="checkbox"/> Asymptomatic	>24 months		
<input type="checkbox"/> Splenectomy	>60 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Abnormal bone marrow exam	Decline		
Myocardial infarction	(See heart attack)		

N

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Narcolepsy			
<input type="checkbox"/> Asymptomatic	>12 months	90EP	90EP
<input type="checkbox"/> Recent onset or hospitalization	>24 months	90EP	90EP
<input type="checkbox"/> With history of sleep apnea	Decline		
Nephrectomy, unilateral (loss of one kidney)			
<input type="checkbox"/> Normal renal laboratory values	>12 months		
<input type="checkbox"/> Due to disease	Look for cause		
Nephritis, glomerulonephritis			
<input type="checkbox"/> Normal renal laboratory values	>12 months		
Nephrolithiasis/uroolithiasis/renal calculus			
<input type="checkbox"/> Post lithotripsy	>3 months		
<input type="checkbox"/> Hospitalization or surgery	>6 months		
Nervous breakdown	(See depression)		
Neurogenic arthropathy			
<input type="checkbox"/> Post joint replacement, asymptomatic	>6 months		
<input type="checkbox"/> History of two (2) or more compression fractures	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Hospitalization for arthropathy or related neurological disorders	>24 months	5YR/90EP	2YR/90EP
Neurofibromatosis	Decline		
Neurogenic bladder	Decline		
Neuropathy			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> With history of diabetes or anemia	Decline		
<input type="checkbox"/> Mild, non progressive, treatment free ○ No ADL or IADL limitations	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Moderate	Individual consideration		
Neurosis	(See psychoneurosis)		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Obesity			
<input type="checkbox"/> Weight outside acceptable guidelines	Decline		
<input type="checkbox"/> Current use of weight reduction agents – Xenical, Meridia	>12 months		
Obsessive compulsive disorder			
<input type="checkbox"/> Any type of neurosis, psychoneurosis, psychopathy, psychosis	Decline		
<input type="checkbox"/> Treated with two (2) or fewer non-antipsychotic medications	>12 months		
<input type="checkbox"/> Treated with three (3) non-antipsychotic medications	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with four (4) or more non-antipsychotic medications	Decline		
<input type="checkbox"/> Treated with one (1) or more antipsychotic medication	Decline		
<input type="checkbox"/> Hospitalized one (1) time in the past twelve (12) months	Decline		
<input type="checkbox"/> Hospitalized two (2) or more times in the past thirty-six (36) months	Decline		
Organ transplant	(See transplant, organ)		
Organic brain syndrome	Decline		
Osler-Weber-Rendu disease (telangiectasis)	Decline		
Osteomyelitis (bone infection)			
<input type="checkbox"/> Resolved	>12 months		
<input type="checkbox"/> Chronic, active	Decline		
Osteoporosis			
<input type="checkbox"/> Bone density indicating bone loss with t-score of -3.0 or more	Decline		
<input type="checkbox"/> Treated with narcotic or centrally acting analgesia	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Requires therapeutic medical equipment (4-prong cane, walker, wheelchair, crutches)	Decline		
<input type="checkbox"/> Ongoing steroid usage	Decline		
<input type="checkbox"/> No history of related or compression fractures, receiving treatment, asymptomatic	>0 months		
<input type="checkbox"/> History of one (1) related fractures, receiving treatment, asymptomatic	>12 months	90EP	90EP
<input type="checkbox"/> History of two (2) or three (3) related or compression fractures	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> History of four (4) or more related fractures	Decline		
<input type="checkbox"/> With height loss of two (2) inches or greater	Decline		
Oxygen use	Decline		

P

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Pacemaker	(See atrioventricular block)		
Paget's disease (oseitis deformans)			
<input type="checkbox"/> Asymptomatic	6 months		
<input type="checkbox"/> Moderate disease ○ No ADL or IADL limitations ○ History of joint replacement	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Severe disease	Decline		
Pancreatic insufficiency, chronic	Decline		
Pancreatitis			
<input type="checkbox"/> Acute, resolved, treatment free ○ No alcohol abuse in the past thirty-six (36) months ○ Normal laboratory medications	12 months		
<input type="checkbox"/> Chronic	Decline		
Paralysis/paresis			
<input type="checkbox"/> No ADL or IADL limitations	Individual consideration	5YR/90EP	2YR/90EP
<input type="checkbox"/> Hemiplegia, paraplegia, quadriplegia	Decline		
Paraplegia	Decline		
Parkinson's disease	Decline		
Peptic ulcer disease (PUD)			
<input type="checkbox"/> Asymptomatic	>0 months		
<input type="checkbox"/> History of gastrointestinal bleed	>6 months		
Pericarditis			
<input type="checkbox"/> Single episode, resolved	>6 months		
<input type="checkbox"/> Two (2) or more episodes	Decline		
Peripheral vascular disease/ Claudication			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> With history of stroke, TIA or mini-stroke	Decline		
<input type="checkbox"/> With history of diabetes mellitus or glucose intolerance	Decline		
<input type="checkbox"/> No leg pain or claudication ○ No ADL or IADL limitations ○ No skin breakdown	>6 months		
<input type="checkbox"/> Leg pain or claudication one (1) time or fewer per week ○ No ADL or IADL limitations ○ Treated with one (1) or no medication	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of any one (1) of the following co-morbid conditions: ○ Atrial fibrillation ○ Cardiomyopathy ○ Coronary artery disease ○ One (1) skin ulcer	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of two (2) or more of the co-morbid conditions listed above	Decline		
<input type="checkbox"/> Leg pain or claudication two (2) or more times per week	Decline		
<input type="checkbox"/> Treated with two (2) or more medications	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Phobias			
<input type="checkbox"/> Any type of neurosis, psychoneurosis, psychopathy, psychosis	Decline		
<input type="checkbox"/> Treated with two (2) or fewer non-antipsychotic medications	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with three (3) or more non-antipsychotic medications	Decline		
<input type="checkbox"/> Treated with one (1) or more antipsychotic medication	Decline		
<input type="checkbox"/> Hospitalized one (1) time in the past twelve (12) months	Decline		
<input type="checkbox"/> Hospitalized two (2) or more times in the past thirty-six (36) months	Decline		
Platelet disorders	(See thrombocytopenia/thrombocytopenia)		
Polyarteritis nodosa	Decline		
Polycystic kidney disease			
<input type="checkbox"/> Acute, resolved, treatment free	Decline		
<input type="checkbox"/> Asymptomatic	>6 months		
<input type="checkbox"/> Hospitalization for acute renal failure or surgery	>24 months	90EP	90EP
<input type="checkbox"/> Transplant	>60 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Dialysis or surgery anticipated	Decline		
Polymyalgia rheumatica			
<input type="checkbox"/> Completely resolved, treatment free	>6 months		
<input type="checkbox"/> History of or treated with any one (1) of the following:			
<input type="radio"/> Two (2) or more series of cortisone injections within the past twelve (12) months	>6 months	90EP	90EP
<input type="radio"/> Two (2) non-steroidal anti-inflammatory (NSAID) medications	>6 months	5YR/90EP	2YR/90EP
<input type="radio"/> Steroid use at or less than five (5) mg per day	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with any of the following:	Decline		
<input type="radio"/> A combination of two (2) or more of the treatments listed above			
<input type="radio"/> Three (3) or more non-steroidal anti-inflammatory (NSAID) medications			
<input type="radio"/> One (1) or more narcotic medications			
<input type="radio"/> Steroid use at or more than six (6) mg per day			
<input type="radio"/> Steroid bursts/tapers two (2) or more times per year			
<input type="checkbox"/> Unresolved, symptomatic	Decline		
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc)	Decline		
<input type="checkbox"/> Surgery recommended	Decline		
Polyps			
<input type="checkbox"/> Benign	>0 months		
Portal hypertension	Decline		
Post paralytic syndrome			
<input type="checkbox"/> No history of paralysis	>0 months		
<input type="checkbox"/> History of paralysis, resolved, treatment free	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Symptomatic	Decline		
<input type="radio"/> Fatigue or change in muscle strength			
<input type="checkbox"/> ADL or IADL limitations	Decline		
<input type="checkbox"/> Durable medical equipment use (multi-prong cane, walker, wheelchair, crutches, etc)	Decline		
Post polio syndrome	Decline		
Postero-lateral sclerosis	Decline		

P	LTC stability indicators	Stability period	Modification	
			Age ≤65	Age ≥66
	Pregnancy			
	<input type="checkbox"/> Currently pregnant, no complications with current pregnancy <input type="radio"/> No history of complications, including toxemia, with prior pregnancy	>0 months		
	<input type="checkbox"/> Currently pregnant with history of complications with prior pregnancy	Postpone		
	Progressive muscular atrophy	Decline		
	Progressive systemic sclerosis	Decline		
	Psychoneurosis, psychopathy, psychosis	Decline		
	Pulmonary embolism			
	<input type="checkbox"/> Single episode, resolved	>6 months		
	<input type="checkbox"/> Multiple episodes, currently under treatment, no recurrence	>12 months	5YR/90EP	5YR/90EP
	<input type="checkbox"/> Multiple episodes, currently under treatment, no recurrence	>36 months	90EP	90EP
	<input type="checkbox"/> Multiple episodes, no treatment, no recurrence – No duration limitation if last episode >60 months ago	>24 months	5YR/90EP 90EP	2YR/90EP 90EP
	<input type="checkbox"/> With any one (1) of the following co-morbid conditions: <input type="radio"/> Atrial fibrillation <input type="radio"/> Carotid artery disease <input type="radio"/> Peripheral vascular disease	Decline		
	Pulmonary fibrosis			
	<input type="checkbox"/> Asymptomatic, treatment free <input type="radio"/> Incidental finding on chest X-ray <input type="radio"/> No history of emphysema/COPD/asthma/allergies or breathing difficulty <input type="radio"/> No ADL or IADL limitations	>12 months	5YR/90EP	2YR/90EP
	<input type="checkbox"/> Symptomatic	Decline		
	<input type="checkbox"/> With history of emphysema/COPD/asthma or allergies	Decline		
	Pulmonary hypertension	Decline		
	Quadriplegia	Decline		
Q				

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Renal disease			
<input type="checkbox"/> Mild renal insufficiency <input type="radio"/> Azotemia, normal laboratory values	>6 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of diabetes	Decline		
<input type="checkbox"/> End stage disease <input type="radio"/> Dialysis within past two (2) years <input type="radio"/> Steroid, Leukeran or Cytoxan treatment within last two (2) years	Decline		
<input type="checkbox"/> Renal failure, chronic	Decline		
Restless leg syndrome			
<input type="checkbox"/> No treatment	>0 months		
<input type="checkbox"/> Sinemet or anti-Parkinson medication use <input type="radio"/> No visible head, neck or hand tremors <input type="radio"/> Recent neurological work-up completed confirming no diagnosis of Parkinson's disease	>24 months	5YR/90EP	2YR/90EP
Retinal detachment and/or hemorrhage			
<input type="checkbox"/> Asymptomatic, successfully treated with surgery	>6 months		
<input type="checkbox"/> Successfully treated with surgery in conjunction with diabetes <input type="radio"/> No further hemorrhage or vision loss	>12 months		
Retinopathy			
<input type="checkbox"/> Asymptomatic, recovered post surgery, no history of diabetes	>6 months		
<input type="checkbox"/> Successfully treated with surgery in conjunction with diabetes <input type="radio"/> No further hemorrhage or vision loss <input type="radio"/> Must also meet diabetes stability	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Untreated in conjunction with diabetes	Decline		
Rheumatoid arthritis	(See arthritis)		

R

S

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Sarcoidosis			
<input type="checkbox"/> Affecting the lung only, quiescent, asymptomatic, treatment free	>36 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Affecting one (1) or more organs other than lungs	Decline		
<input type="checkbox"/> Active	Decline		
Schizophrenia	Decline		
Sciatica	(See herniated intervertebral disc)		
Scleroderma			
<input type="checkbox"/> Quiescent, affecting the skin only, asymptomatic, treatment free	>36 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Affecting one (1) or more organs (not including the skin)	Decline		
<input type="checkbox"/> Active	Decline		
Sclerosing cholangitis	Decline		
Scoliosis	0 months		
<input type="checkbox"/> No ADL or IADL limitations			
Seizure disorder	(See epilepsy)		
Senility	Decline		
Shy-Drager syndrome (autonomic insufficiency)	Decline		
Sleep apnea			
<input type="checkbox"/> Tobacco use within the past twenty-four (24) months	Decline		
<input type="checkbox"/> Asymptomatic, treated with or without C-PAP or BI-PAP	>3 months		
<input type="checkbox"/> Hospitalization due to respiratory problems	>12 months		
<input type="checkbox"/> C-PAP or BI-PAP use recommended but not used	Decline		
<input type="checkbox"/> C-PAP or BI-PAP machine with bottled oxygen	Decline		
<input type="checkbox"/> With history of narcolepsy	Decline		
Spinal muscle atrophy	Decline		
Spinal stenosis	(See degenerative disc disease)		
Stroke (cerebrovascular accident (CVA), transient ischemic attack (TIA), mini-stroke)			
<input type="checkbox"/> Tobacco use within the past 24 months	Decline		
<input type="checkbox"/> Single episode <ul style="list-style-type: none"> <input type="radio"/> Full recovery, no residuals <input type="radio"/> No ADL or IADL limitations 	>24 months	90EP	5YR/90EP
<input type="checkbox"/> With history of any one (1) of the following co-morbid conditions: <ul style="list-style-type: none"> <input type="radio"/> Atrial fibrillation <input type="radio"/> Coronary artery disease <input type="radio"/> Hypertension treated with one (1) or more medication(s) <input type="radio"/> Carotid artery disease <input type="radio"/> Syncope or fainting, symptom free for twenty-four (24) months 	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> With history of two (2) or more of the co-morbid conditions listed above	Decline		
<input type="checkbox"/> With history of any one (1) of the following co-morbid conditions: <ul style="list-style-type: none"> <input type="radio"/> Diabetes or glucose intolerance <input type="radio"/> Congestive heart failure (CHF) <input type="radio"/> Peripheral vascular disease (PVD) 	Decline		
<input type="checkbox"/> More than one (1) stroke, TIA or mini-stroke	Decline		

S

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Surgery planned or recommended			
<input type="checkbox"/> Internal surgery planned or recommended	Postpone		
<input type="checkbox"/> Cataract, laser eye surgery			
<input type="radio"/> Completed	>1 month		
<input type="radio"/> Scheduled within the next month	Postpone		
<input type="radio"/> Planned within the next month	>0 months		
<input type="checkbox"/> Gall bladder removal (cholecystectomy)			
<input type="radio"/> Completed			
<input type="checkbox"/> Laproscopic surgery	>2 months		
<input type="checkbox"/> Open surgery or with complications	>3 months		
<input type="radio"/> Scheduled within the next two (2) months	Postpone		
<input type="radio"/> Planned within the next two (2) months	>0 months		
<input type="checkbox"/> Cataract, laser eye surgery			
<input type="radio"/> Completed	>1 month		
<input type="radio"/> Scheduled within the next month	Postpone		
<input type="radio"/> Planned within the next month	>0 months		
Syphilis stage IV/tabes dorsalis	Decline		

T

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Thrombocytopenia (elevated platelets), idiopathic thrombocytopenia pupura (ITP)			
<input type="checkbox"/> Treated with aspirin or anti-platelet medication <input type="radio"/> Asymptomatic with normal laboratory values	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Treated with anti-neoplastic medication	Decline		
<input type="checkbox"/> Abnormal laboratory values	Decline		
<input type="checkbox"/> With history of stroke, TIA or mini-stroke	Decline		
<input type="checkbox"/> With history of other clotting disorders	Decline		
Thrombocytopenia (Low platelets)			
<input type="checkbox"/> Unoperated, asymptomatic <input type="radio"/> Normal laboratory values	>12 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Operated, asymptomatic <input type="radio"/> Normal laboratory values	>24 months		
<input type="checkbox"/> All other types of thrombocytopenia	Decline		
<input type="checkbox"/> Abnormal laboratory values	Decline		
<input type="checkbox"/> With history of stroke, TIA or mini-stroke	Decline		
<input type="checkbox"/> With history of other clotting disorders	Decline		
<input type="checkbox"/> With Aspirin use or other blood thinning treatment	Decline		
Thrombophlebitis, superficial			
<input type="checkbox"/> Resolved, treatment free	>0 months		
Thrombosis, deep vein	(See deep vein thrombosis)		
Transient ischemic attack (TIA)	(See stroke)		
Transplant, organ			
<input type="checkbox"/> Corneal	>3 months		
<input type="checkbox"/> Kidney <input type="radio"/> Normal laboratory values <input type="radio"/> No dialysis <input type="radio"/> No history of diabetes mellitus	>60 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> All others	Decline		
Tremors			
<input type="checkbox"/> Benign, essential or familial <input type="radio"/> Treated with no medication or with one (1) non-anti-Parkinson medication – No ADL or IADL limitations	>6 months		
<input type="checkbox"/> Work-up in progress	Postpone		
<input type="checkbox"/> Treated with two (2) or more non-anti-Parkinson medications	Decline		
<input type="checkbox"/> Treated with one (1) or more anti-Parkinson medication(s)	Decline		
<input type="checkbox"/> Due to Parkinson's Disease	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Tuberculosis			
<input type="checkbox"/> Resolved, treatment free	>12 months		
<input type="checkbox"/> Ongoing treatment	Postpone		
<input type="checkbox"/> Active	Decline		
Tumors, benign			
<input type="checkbox"/> Brain, spinal cord			
<input type="radio"/> Surgically removed, no residual neurological impairment, no activity limitations – No limitations if removed >60 months	>24 months	90EP	5YR/90EP
<input type="radio"/> Unoperated, monitored at least every 6 months with no progression – No evidence of cancer – No residual neurological impairment – No ADL or IADL limitations	>24 months	5YR/90EP	2YR/90EP
<input type="checkbox"/> Other sites			
<input type="radio"/> Surgically removed or unoperated, monitored regularly with no progression – No residual neurological impairment – No ADL or IADL limitations	6 months		

T

U

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Ulcers			
<input type="checkbox"/> Skin <ul style="list-style-type: none"> <input type="radio"/> Single episode, resolved <ul style="list-style-type: none"> – No history of peripheral vascular disease or circulatory disease – With history of peripheral vascular or circulatory disease <input type="radio"/> Active, recurrent or chronic <input type="radio"/> Resulting in amputation 	>6 months >12 months Decline Decline	5YR/90EP	2YR/90EP
<input type="checkbox"/> Peptic or duodenal <ul style="list-style-type: none"> <input type="radio"/> Asymptomatic <input type="radio"/> History of two (2) or fewer gastrointestinal bleeds <ul style="list-style-type: none"> – Normal laboratory values <input type="radio"/> History of three (3) or more gastrointestinal bleeds or abnormal laboratory values 	>0 months >6 months Decline		
Urinary incontinence			
<input type="checkbox"/> Stress or urge incontinence, independent in care	>0 months		
<input type="checkbox"/> Neurogenic bladder	Decline		
<input type="checkbox"/> Use of catheter, intermittent or indwelling	Decline		
<input type="checkbox"/> Use of three (3) or more incontinence pads per day	Decline		
Urostomy	Look for cause		
<input type="checkbox"/> No cancer, full recovery <ul style="list-style-type: none"> <input type="radio"/> Independent with care and associated appliances <input type="radio"/> No planned future surgery <input type="radio"/> No skin breakdown 	>6 months		
<input type="checkbox"/> Two (2) or more surgeries	Decline		

V

Varices, esophageal	Decline		
Varicose veins (legs)	0 months		
<input type="checkbox"/> No ADL or IADL limitations			
<input type="checkbox"/> Not associated with peripheral vascular disease			
Vasculitis	(See arteritis)		
Ventriculo-peritoneal shunt (VP shunt)	Decline		
Vertebral or spinal disorder, not otherwise classified	(See degenerative disc disease)		
Vertigo	(See dizziness)		
Vision loss	(See blindness)		
Von-Hippel-Lindau disease	Decline		

LTC stability indicators	Stability period	Modification	
		Age ≤65	Age ≥66
Waldenstrom's disease	Decline		
Walker use	Decline		
Wegener's granulomatosis	Decline		
Whipple's disease	Decline		
Wernicke-Korskoff syndrome	Decline		
Wilson's disease	Decline		
Wiskott-Aldrich syndrome	Decline		

W

Xeroderma pigmentosa	Decline		
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X
Y
Z

Interview process

Telephone interview

The telephone interview is used to confirm application information and medical history. It is intended for younger applicants and should take about 15 minutes to complete.

Face-to-face interview

Depending on the applicant's history, the home interview takes approximately one hour to complete.

› **Introductory statement:**

The assessor informs the applicant that he/she is there only to gather information for Long Term Care insurance. The assessor will also let the applicant know he/she is unable to answer any questions regarding the policy and refer the applicant back to the insurance representative.

› **General information:**

These questions provide a basic understanding of the applicant and refer to topics such as employment, hobbies, activities and living arrangements.

› **Medical information:**

In this section, the assessor confirms application details and elicits additional information based on the applicant's medical history. The assessor will also record height/weight and blood pressure readings.

› **Medications:**

The assessor will ask the applicant to provide a list of all prescription and over-the-counter medications taken.

› **Equipment:**

The applicant will be asked if any medical equipment is used.

› **Cognitive exercises:**

The applicant will be asked to participate in two brief cognitive exercises. One is a memory exercise (Delayed Word Recall) and the other is related to facts that the applicant will encounter on a daily basis (Short Portable Mental Status Questionnaire).

› **Functional status:**

The remainder of the assessment relates to questions about performing daily activities (ADLs and IADLs). These include bathing, using the toilet, performing household chores, using the telephone and transportation, among other activities. The applicant will also be asked to walk across the room and back.

› **Signature and verification:**

At the end of the interview the applicant will be asked to sign and date the face-to-face interview form. The assessor will ask to see some form of picture identification, such as a driver's licence or passport, to verify the signature.

Height and weight guide

Below is a height and weight table that applies to both men and women. Obesity can introduce problems when treating other conditions such as functional or mobility deficiencies, diabetes, cardiac insufficiencies, etc. Any applicant possessing a functional or physical impairment, complicated with the build configuration listed below, is considered a high risk Long Term Care services user. This applies to applicants that are overweight as well as underweight.

An applicant's weight should be stable for a minimum of 12 months prior to application.

Imperial			Metric		
Minimum weight (lbs)	Height (ft)	Maximum weight (lbs)	Minimum weight (kg)	Height (cm)	Maximum weight (kg)
80	4'8"	197	36	142	89
81	4'9"	200	37	145	91
83	4'10"	205	38	147	93
85	4'11"	210	39	150	95
88	5'0"	218	40	152	99
90	5'1"	222	41	155	101
92	5'2"	226	42	157	103
94	5'3"	230	43	160	104
97	5'4"	234	44	163	106
99	5'5"	239	45	165	108
102	5'6"	244	46	168	111
105	5'7"	249	48	170	113
108	5'8"	255	49	173	116
111	5'9"	258	50	175	117
114	5'10"	261	52	178	118
117	5'11"	264	53	180	120
120	6'0"	268	54	183	122
123	6'1"	276	56	185	125
126	6'2"	284	57	188	129
129	6'3"	293	59	191	133
134	6'4"	301	61	193	137
139	6'5"	310	63	196	141
142	6'6"	320	64	198	145
146	6'7"	325	66	201	147
151	6'8"	332	68	203	151

Medical abbreviations

The following is a list of the most commonly used abbreviations for medical conditions relating to Long Term Care service use. This list is provided to assist you in determining the eligibility of your applicant.

Abbreviation	Medical condition
AAA	Abdominal aortic aneurysm
Afib	Atrial fibrillation
AIDS	Acquired immune deficiency syndrome
ALS	Amyotrophic lateral sclerosis
ARC	AIDS related complex
ASHD	Arteriosclerotic heart disease
BCC	Basal cell carcinoma
BPH	Benign prostatic hypertrophy
BUN	Blood urea nitrogen
CABG	Coronary artery bypass graft
CAD	Coronary artery disease
CHF	Congestive heart failure
CFS	Chronic fatigue syndrome
CLL	Chronic lymphocytic leukemia
CML	Chronic myelogenous leukemia
CNS	Central nervous system
COLD	Chronic obstructive lung disease
COPD	Chronic obstructive pulmonary disease
CPAP	Continuous positive air pressure
CTS	Carpal tunnel syndrome
CVA	Cerebral vascular accident (stroke)
DDD	Degenerative disc disease
DJD	Degenerative joint disease
DM	Diabetes mellitus
DVT	Deep vein thrombosis
FMS	Fibromyalgia syndrome
HBP	High blood pressure
HIV	Human immunodeficiency virus

Abbreviation	Medical condition
HTN	Hypertension
IBS	Irritable bowel syndrome
IDDM	Insulin-dependent diabetes mellitus
IMF	Idiopathic myelofibrosis syndrome
MD	Muscular dystrophy
MI	Myocardial infarction
MS	Multiple sclerosis
MVP	Mitral valve prolapse
NIDDM	Non-insulin dependent diabetes mellitus
NHL	Non-Hodgkins lymphoma
OA	Osteoarthritis
OBS	Organic brain syndrome
OCD	Obsessive-compulsive disorder
PD	Parkinson's disease
PUD	Peptic ulcer disease
PTCA	Percutaneous transluminal coronary angioplasty
PVD	Peripheral vascular disease
PMR	Polymyalgia rheumatica
RA	Rheumatoid arthritis
SCC	Squamous cell carcinoma
SLE	Systemic lupus erythematosus
TB	Tuberculosis
THR	Total hip replacement
TIA	Transient ischemic attack (mini-stroke)
TKR	Total knee replacement
TMJ	Temporomandibular joint syndrome
UC	Ulcerative colitis

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Important recommendation from RBC Insurance:

This guide is not intended to provide an all-inclusive list of risk indicators. You may encounter a condition that does not fit into the guidelines described here. If you encounter a condition that is not contained in this guide, or if you have any other underwriting questions about your client's condition, please contact your local distributor of RBC Insurance products.

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