

9 Reasons LTC Applications “Don’t Hit a Home Run”

- 1. The application wasn’t sent directly to SMS.** We are your back office. We will review the application to make sure it is completed correctly as well as pre-underwrite the applicant’s health. If SMS reviews the application, your placement rate is usually higher.
- 2. The agent isn’t contracted with the LTC carrier.** Some states and carriers require the agent to be contracted or appointed before the application is written. Please call SMS if you aren’t sure whether you are contracted or appointed with a particular carrier. It could save you a lot of time later.
- 3. The agent doesn’t have the appropriate Partnership Certification.** See the Partnership link on our web site for details about state-specific requirements. If you aren’t sure, give an LTC marketer a call at 1-800-786-5566 (Option 4).
- 4. The wrong application was used.** Carriers change applications all the time. [Register for SMS Agent Advantage at SeniorMarketSales.com](#) to gain access to current forms from every carrier we represent. If you have questions, just call 1-800-786-5566 (Option 4).
- 5. A deposit is not included with the application.** John Hancock has a mandatory one-month deposit per person, but we strongly recommend collecting a one-month deposit per person for all LTC apps. This gives the applicant a Conditional Receipt, which helps to protect their insurability in the event of health changes during the underwriting process.
- 6. The application is stale-dated.** This means the date on the application is more than 30 days prior to the date the application was received by SMS. All applications must reach the carrier within 30 days of the date on the app.
- 7. One application is used for two people, in error.** Genworth, John Hancock Leading Edge and MutualCare allow one application for two people. John Hancock Custom Care II and Mutual LTC I and LTC II require separate paperwork for each applicant. A good rule of thumb: If you don’t see a designated space for health information for each applicant, you need to use separate applications for each person.
- 8. The application is a copy or has missing answers, signatures or dates.** All questions should be answered. All signatures and dates must be original.
- 9. The application contains Wite-Out® or cross outs.** Wite-Out® is definitely not allowed. If you do need to cross something out, draw one line through the information you intend to omit. Have the client initial the cross out, and write the correct information as close to the original info as possible.