

Opportunity Knocks: Expand the Classes You Write in LTC! Learn More Now About Available Long-Term Care Classes

A key to your income is learning about classes that may provide new sources of revenue. We've posted two entries with information about both our Allied and Miscellaneous Medical program and our Social Services program. Finally, here is information about our Long-Term Care program.

Our other two programs have large lists of successful classes. Our Long-Term Care (LTC) program is unique, offering a "Four-Tiered" approach to classes. Please note: We will write a facility based on whatever level that state's licensing deems appropriate. A personal care home in one state may be considered assisted living in another, with a third state classifying it as skilled nursing.

- Tier One: PERSONAL CARE HOMES – These are typically converted residences. State licensing usually caps beds at six, though that varies by state. Generally, no medical care is provided. "Cooking, Cleaning, and Conversation" tends to sum up the services.
- Tier Two: INDEPENDENT LIVING FACILITIES – These are typically very large apartment complexes or condo-style living. No daily medical care is given; however, there is usually facility medical staff on hand with an RN or NP overseeing the operation. Residents live their lives as they normally would, but rooms contain push-buttons or pull-cords to call medical personnel to assist when needed.
- Tier Three: ASSISTED LIVING FACILITIES – The care in these facilities is, by most standards, similar to personal-care homes. However, they are not bound by bed caps, and usually the facilities are more substantial. There may be a bump in daily medical care given at this level. Again, it all depends on what a particular state says can happen at each level, and our underwriters will base written coverage on licensure.
- Tier Four: SKILLED NURSING FACILITIES OR NURSING HOMES – This last level of coverage provides the most medical care for its residents/patients. Again, state-to-state differences in processes and procedures determine licensure and tier. While we write plenty of skilled nursing facilities (though not available in Florida), we focus most heavily on the first three tiers. Success in this class depends on both your region and recent volume of submissions.

Obtain applications for all of our classes at ProAssuranceMidContinent.com. Thank you for considering how you can grow your success with ProAssurance Mid-Continent!