

### **Acute Care**

Acute Care is usually short-term care provided by a doctor or other medical professional for treatment of an illness, injury, or condition that is considered to be medically curable.

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### **Chronic Care**

Chronic Care is generally care provided on a long-term basis for treatment of an illness, injury, or condition that is not considered to be medically curable.

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### **Continuing Care Retirement Communities (CCRCs)**

CCRCs are communities which combine independent single units living with full coverage for nursing facility services should the resident require such. Each resident is required to pay significant entrance fees and be in reasonably good health.

Because CCRC residents have, in essence, prepaid for their long-term care services, many insurance companies will not offer coverage to residents of CCRCs. Along the same vein, insurance companies likely will not pay benefits incurred by policyholders for services provided by CCRCs.

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### **Managed Care**

Managed Care is the delivery of long-term care services with a goal to contain costs by controlling the delivery, amount and cost of the medical services used by the insured.

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### **Custodial Care**

Custodial Care is the assistance with primarily Activities of Daily Living by qualified persons without professional skills. It is intended to maintain and support the insured's existing level of health, and preserve the insured's health from further decline.

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### **Reasonable, Customary & Usual Charges**

Reasonable, Customary & Usual Charges refer to the average expenses for a particular services in a given geographical area. In contracts that utilize this method of claims payment, it is possible that the insured will not receive reimbursement for actual expenses incurred, but rather for the company-determined lower Reasonable, Customary & Usual Charges.

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### **Skilled Nursing Care**

Skilled Nursing Care is the highest level of professional medical care, including 24-hour supervision by a Registered Professional Nurse or Licensed Vocational Nurse as ordered by a physician.

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