

THE MCCORMICK AGENCY

HOME HEALTH CARE 101

Short-Term Home Health Care Insurance

Helping older adults and families plan for
care, recovery and independence at home.

Coverage You Can Trust for the Life You Love



What is short-term home health care insurance?

Supplemental cash protection for qualifying services delivered in your home.

01

CASH BENEFITS PAID TO YOU

A qualifying claim can provide a daily cash benefit directly to the insured for covered home health care services.

02

HELPS BRIDGE COVERAGE GAPS

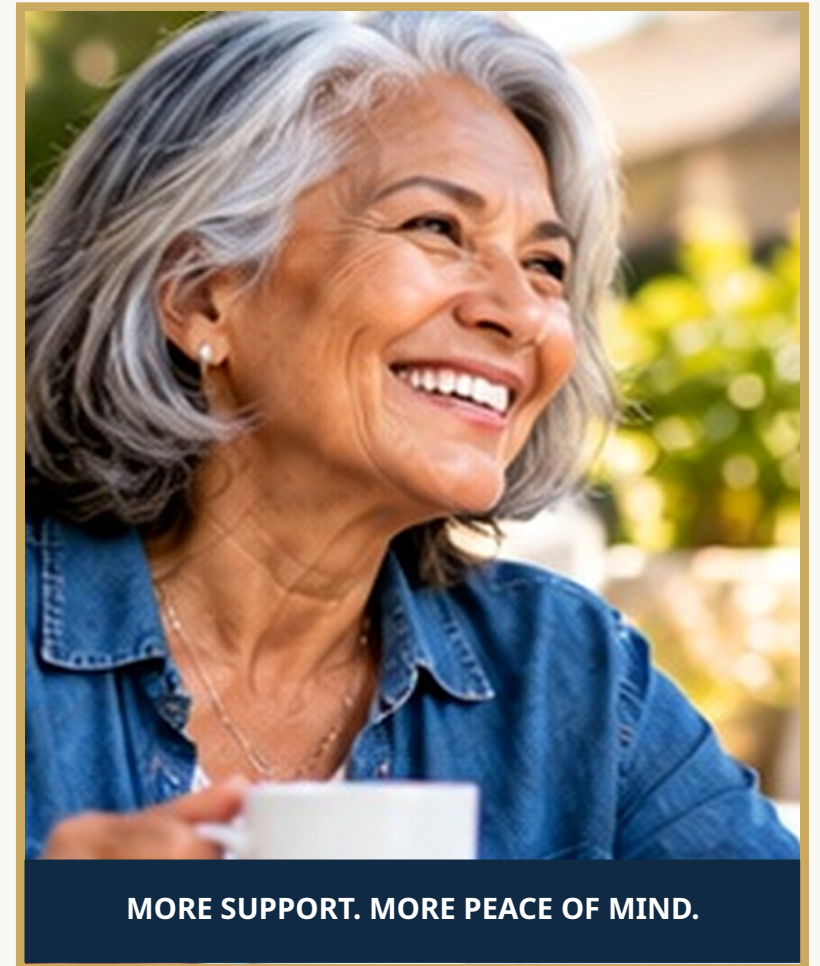
An added financial cushion when Medicare coverage is limited or eligibility requirements are not met.

03

HOME RECOVERY, ON YOUR TERMS

Certain plans do not require a prior hospital stay. Triggers, waiting periods and covered services vary.

Plan-specific qualifying events may include inability to perform activities of daily living (ADLs).



The Medicare home health gap

Medicare pays for certain skilled services — but not every kind of support a family may need.

WHAT MEDICARE MAY COVER

- ✓ Part-time or intermittent skilled nursing
- ✓ Physical, occupational or speech therapy
- ✓ Covered care with physician certification
- ✓ Qualifying homebound beneficiaries

WHAT MAY NOT BE COVERED

- ✗ Stand-alone custodial or companion care
- ✗ Homemaker services and routine errands
- ✗ Care when not medically eligible
- ✗ Unrestricted long-term home assistance



Medicare eligibility, care rules and costs are determined by Medicare; policy benefits are separate.

Simple. Flexible. Yours to use.

A simple view of how a qualifying claim may work.



01

Health event

An illness, injury or condition creates a covered need.

02

Need confirmed

A licensed practitioner documents the policy trigger.

03

Care begins

Qualifying skilled services are delivered at home.

04

Cash benefit

The insurer evaluates the claim and pays approved benefits.

05

Use as needed

Apply the cash to care and everyday expenses.

Claims, certification, service definitions and benefit restoration are based on the issued policy.

What the plans can cover

Six examples of covered professional services provided at home, when policy conditions are met.

SKILLED NURSING (RN)

Wound care, medication support and clinical monitoring.

PHYSICAL THERAPY

Strength, mobility and fall-prevention rehabilitation.

OCCUPATIONAL THERAPY

Practice routines and improve everyday function.

SPEECH / RESPIRATORY THERAPY

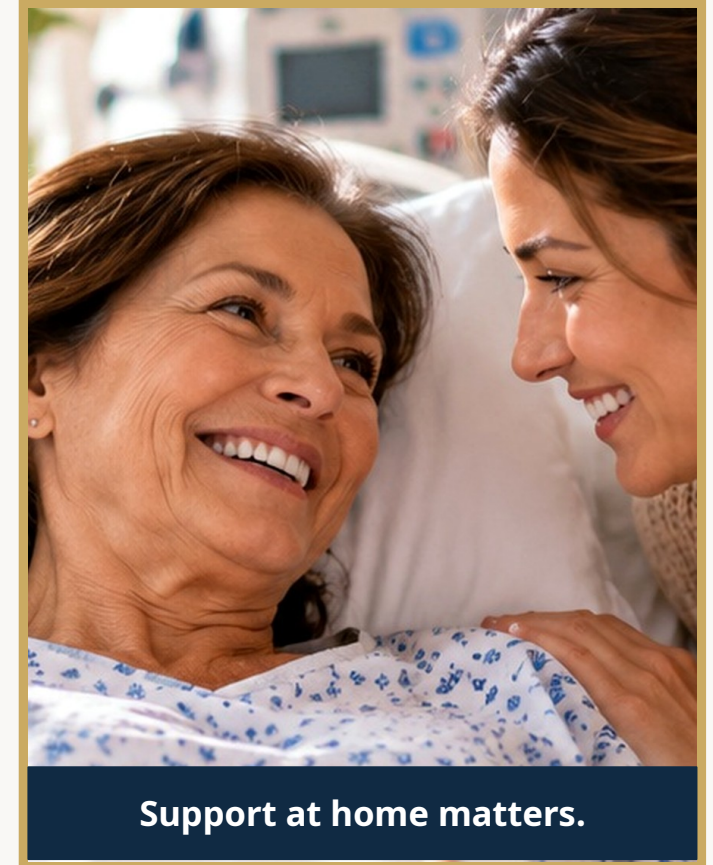
Communication, swallowing or breathing support.

MEDICAL SOCIAL SERVICES

Care planning, counseling and community resources.

HOME HEALTH AIDE

Help with certain personal care tasks as defined by plan.



Support at home matters.

Covered services, professional requirements and exclusions vary by policy and state.

Enhance your coverage with optional riders

Additional features may help tailor the policy to a family's needs and budget.

1 HOSPITAL CONFINEMENT

Cash benefit for certain covered inpatient stays.

2 AMBULANCE BENEFIT

May include ground or air emergency transportation.

3 ACCIDENTAL DEATH & DISMEMBERMENT

Specified lump-sum benefit for qualifying accidents.

4 CAREGIVER SUPPORT

Family caregiver navigation and resource connections.

5 RETURN OF PREMIUM

Optional return of eligible premiums under policy conditions.

6 HOME MEDICAL EQUIPMENT

May help with certain covered items after a qualifying event.



Riders are optional, may have an extra premium and vary by policy and state.

Who may benefit from this protection?

Designed to help families think ahead about care, expenses and independence.

1 OLDER ADULTS

People looking ahead to potential home health needs.

2 RECOVERING AFTER ILLNESS

Those who hope to recover in the comfort of home.

3 MEDICARE BENEFICIARIES

Anyone concerned about potential home care coverage gaps.

4 FAMILIES & CAREGIVERS

Those who want an extra financial cushion for loved ones.



Issue ages, premiums, eligibility and benefit triggers depend on insurer, policy and state.

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Your Care. Your Family. Your Future.

Explore how short-term home health care insurance may support your family.

CALL OR TEXT 737-315-8622

EMAIL contact@themccormickagency.com

WEB themccormickagency.com

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