



# Easy steps from submission to commission

## Step 1

### Application submission (financial professional and client)

**Preapplication:**

- Identify the prospect
- Prequalify the prospect using the [Prequalification Guide](#) and the long-term care (LTC) personal worksheet
- [Consider prescreening](#)
- Verify your licensing appointment with Nationwide®

**Necessary forms (electronic application or paper):**

- Complete Part I of the application
- Provide an outline of coverage to the client
- Complete the LTC personal worksheet
- Complete the 1035 paperwork, if applicable
- Prepare the proposed insured for the interview by providing the [interview guide](#)

- Complete other state-specific forms

**Submission:**

- Submit the application and other required paperwork electronically or via fax, email or postal mail

**Easy submission:**

- » The financial professional provides all necessary paperwork at once, upfront

## Step 2

### Underwriting (Nationwide®)

- Confirm the financial professional's appointment and license
- Proposed insured completes personal history interview online or by phone
- A cognitive screen phone interview is required for clients age 60 and over
- Underwrite and render a decision; inform the financial professional of the outcome

**Minimal requirements:**

- » The CareMatters streamlined underwriting process does not routinely require attending physician statements or paramedical exams<sup>1</sup>

## Step 3

### Policy delivery (Nationwide and financial professional)

- Place the policy in force
- Assemble and mail or email the policy contract
- Deliver it to the financial professional or the proposed insured and schedule the commission payment

**Speedy turnaround time:**

- » From submission to underwriting, the decision can take as little as 6 days, leading to a timely policy issuance

**Prescreening** may help you decide whether to submit a client's application for consideration. You can request it via email or by phone. [Learn more.](#)

**Note:** We'll make our decision on coverage after we receive the application and complete our underwriting.

<sup>1</sup> There may be cases that fall outside of the CareMatters streamlined underwriting process due to medical history, information missing from the CareMatters interview, a history of COVID, pharmacy and medical information check results, insurance activity, etc. Some of these cases may be good candidates to develop outside of the CareMatters streamlined underwriting process, using attending physician statements or paramedical exams. If the underwriter identifies a case of this nature, an opportunity for the records to be provided at no expense to Nationwide for review may be extended or a request for a paramedical exam such as Quick Check, blood and urine to be completed.

Provide the following during the application submission process:

To Nationwide	To the proposed insured
<ul style="list-style-type: none"> <li>• Application Part I</li> <li>• Projection of values</li> <li>• LTC personal worksheet</li> <li>• NAIC states — replacement of life insurance or annuities form, if applicable</li> <li>• Temporary insurance agreement, if applicable</li> <li>• 1035 policy exchange agreement and documentation, if applicable</li> <li>• Long-term care replacement form, if applicable</li> <li>• Other state-specific forms</li> </ul>	<ul style="list-style-type: none"> <li>• Outline of coverage (included with the sales proposal)</li> <li>• LTC insurance personal worksheet</li> <li>• "Things you should know before you buy long-term care insurance"</li> <li>• "A shopper's guide to long-term care" (if required by the state)</li> <li>• "<a href="#">Interview Guide: How to prepare for your personal history interview</a>"</li> <li>• State-specific forms</li> </ul>

## Frequently asked questions

**Question:** When is the personal history interview available?

Online Interview	Telephone Interview
Available 24/7	8 a.m. to midnight ET, Monday through Friday 8 a.m. to 3 p.m. ET, Saturday
No need to schedule a specific time; the client can complete at their convenience.	The client must schedule their interview and cognitive assessment, if applicable. They will be contacted or can call 1-855-381-5727, or use the On-Line Scheduler

**Question:** What can cause delays in the underwriting process?

**Answer:** The following are common reasons for delays in the underwriting process:

- Incomplete application Part I
- Missing projection of values
- Missing or incomplete replacement forms
- Missing or incomplete state-specific forms
- Missing signatures
- Licensing or appointment issues
- Missing citizenship or green card information
- Missing email address for the online interview or telephone number for the telephone interview
- Delays in timely completion of the personal history interview and cognitive assessment, if applicable

**Question:** What are the options for the initial premium payment?

**Answer:** The following options are available for paying the initial premium:

- Submit payment with the application
- Authorized electronic draft
- Partially or completely funded by a 1035 exchange

**Question:** How can I review the status of a case?

**Answer:** View your status at Nationwide's Sales & Service website. Log in under the "Servicing" tab at [NationwideFinancial.com](http://NationwideFinancial.com).  
You can also call the service line at 1-866-678-5433, Monday through Thursday between 8 a.m. and 8 p.m. ET, and Friday between 8 a.m. and 6 p.m. ET.

**Question:** What should the proposed insured expect during the personal history interview?

**Answer:** Please refer to and provide the proposed insured with the "Interview Guide: How to prepare for your personal history interview." The best way to be prepared for the interview is to review the Interview Guide. Click [here](#) to download interview guide.  
The same questions are asked in both the online interview and the telephone interview.

**Question:** How and when will my client be able to complete the online interview?

**Answer:** When the initial application is received, a welcome email will be sent to the proposed insured. Shortly after this, an email with the link to access the interview will be sent.

## Frequently asked questions *(continued)*

**Question: What information does my client need to access the online interview?**

Answer: After selecting the link to access the interview, the applicant will need to input their last name only, date of birth and the last 4 digits of their Social Security number. Login credentials must be identical to what was provided on the client application; entries are case sensitive. If a correction to the client's information is needed, reach out to your Nationwide case manager.

**Question: Are there any device or browser restrictions to use the online interview?**

Answer: The online interview can be accessed on a desktop or mobile device with an up-to-date, supported browser.

**Question: Can I have the interview done immediately after submitting an application? Can I schedule another specific time for the interview?**

Answer: For the online interview: Yes, as soon as the client receives the link to access the online interview, they can complete it.

For the telephone interview: No, the interview will need to be scheduled with the client.

**Question: If my client needs assistance accessing or completing the interview, who can help?**

Answer: A client support line is available Monday through Friday, 8 a.m. to 8 p.m. (ET) at 1-877-202-4819 for basic interview support. The client may also reach out to you for help; you can then reach out to your case manager or the new business support line at 1-866-678-LIFE on their behalf.

**Question: How long does the client have to complete the online interview?**

Answer: The interview link will be active for 10 days, after which it will expire. The interview is restricted to a 2-hour session; if exceeded, the proposed insured will be logged out but can reaccess the interview right away via the email with the link.

If they cannot complete the interview in one sitting, they will be returned to their stopping place when they begin again.

**Question: Will online interview reminders be sent?**

Answer: Yes; reminders are sent on days 3, 6 and 9, prior to expiration on day 10.

**Question: What if the online interview expires?**

Answer: The client should complete the interview in the first 10 days, but if the link expires, a new one can be sent to the client by Nationwide. Contact your case manager to request a new link be sent to your client.

**Question: Does the cognitive screen have an online option?**

Answer: No. When the cognitive screen is required, it must be done via a telephone interview. It normally follows the telephone interview. When the interview is being done online, a separate call will have to be scheduled for the cognitive screen.

**Question: What will the underwriters routinely review during the underwriting process?**

Answer: Underwriters will take the following into consideration in making a decision:

- Results for the Prescription and Medical Information Database
- Results of Medical Information Bureau (MIB) check
- Responses from the application Part I
- Responses from the personal history interview
- Results from the cognitive test, if applicable
- Any information on the proposed insured from previous underwriting at Nationwide
- Prescreens completed and submitted with the application

**Question: Can the proposed insured receive assistance answering the questions during the history interview?**

Answer: No, the proposed insured must be the only one completing the interview without exception. To get a clear understanding of the proposed insured's responses, no third party should be guiding his or her answers in any way. Any signs of not meeting this requirement could result in an immediate decline.

**Question: What impairments or conditions will definitely result in adverse decisions?**

Answer: We have created a Prequalification Guide for your reference. Specific impairments are listed for which an adverse decision would be expected. In addition, a list of prescription medications that would indicate an uninsurable impairment or condition is provided. Using these tools will let you prequalify the proposed insured to see whether this is the right product for them.

Note: These guides do not need to be submitted with the application.

## Frequently asked questions *(continued)*

**Question:** I have gone through the prequalifying exercise with my client. They mentioned a condition and an accompanying prescription treatment that I do not see on the guide; however, this typically would be a rated case. Should I submit the application?

**Answer:** You are encouraged to secure detailed information for the condition from the proposed insured and complete a prescreen with the CareMatters underwriter prior to submitting the application. Remember, a prescreened case is not a guarantee for approval, but it will help assist in identifying cases that are a decline or potentially acceptable for CareMatters. We can also assist in guiding you on what additional details the proposed insured should be prepared to provide during the interview. Final underwriting decisions are based on a combination of factors, including the personal history interview, MIB results, pharmacy check results, etc.

**Question:** If a proposed insured is declined for coverage, when and how will they be notified?

**Answer:** A letter will be sent to the proposed insured notifying them of the decision. In addition, you will also be contacted.



To learn more about the benefits **Nationwide CareMatters** offers to your clients, please call us at:

**Life Insurance  
Solutions Center**

1-800-321-6064

**Brokerage  
General Agents  
Solutions Center**

1-888-767-7373

**Producer Group  
Solutions Center**

1-844-867-8159

**World Financial  
Group Solutions  
Center**

1-855-455-4139



**Nationwide®**  
is on your side

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Benefits under the Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider are an advance payment of the policy's death benefit while the insured is still living. Accelerating the death benefit, along with loans and withdrawals, reduces both the death benefit and cash surrender value of the policy. Care should be taken to make sure that life insurance needs continue to be met even if the entire death benefit is accelerated or if money is taken from the policy.

Individual care needs and costs will vary, and there is no guarantee that the policy will cover the entire cost of the insured's long-term care. Nationwide pays benefits to the policyowner. If the policy is owned by someone other than the insured, there is no guarantee that the policyowner will use the benefits to pay for LTC services.

Guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on yourside and Nationwide CareMatters are service marks of Nationwide Mutual Insurance Company. Third-party marks that appear in this document are the property of their respective owners. © 2022 Nationwide

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

LAM-3168AO.4 (08/22)