

Aging Services



A COMPLEX AND EVOLVING MARKET SEGMENT

The aging services industry (encompassing long-term care facilities and home health providers) is rapidly changing, necessitating a nimble response on the part of the insurance industry that exists to protect it. It is no longer sufficient to slap an all-purpose policy on every facility or agency catering to seniors. Medical services, in a variety of forms, are being offered with greater frequency across the spectrum of elder care. Even residential communities designed for independent living are beginning to deliver assistance with daily living (ADL) services on an à la carte basis. As more seniors opt to “age in place,” providers are adapting by elevating the level of care they make available to their aging residents. By the time skilled nursing services are supplied, a facility’s risk exposures spike. The more elevated the care, the higher the liability.

RIPE FOR THE RIGHT RETAILER

Insuring the aging services market is not for everyone, particularly when medical services are involved. Not all retail agents are comfortable with the nuances of this overlapping segment, and not all carriers can stomach the potential volatility. Nonetheless, this is a measurably growing market that will continue to build as the population ages. An enormous opportunity exists for those who are committed and willing to find customized coverage to suit each in-patient facility and home health agency, whatever spectrum of care it provides.

THE ETHOS WHEELHOUSE

Our medical professional liability focus is precisely what makes Ethos the ideal wholesale partner for retailers working with clients in the aging services segment. We understand the fundamentals of healthcare, so we are in the best position to deliver consultative expertise when high-acuity patients are involved. Other wholesalers might offer insufficient blanket solutions for “crossover” senior facilities or, worse, walk away altogether. Not Ethos. Seniors trust healthcare providers to do what they can to protect them from harm, and Ethos does the same for retailers and their insureds.

Skilled Nursing Facilities

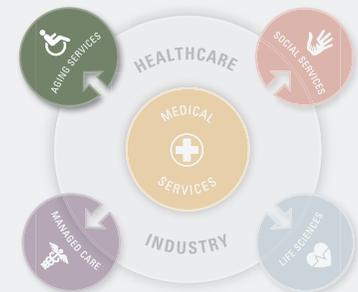
- Sub-acute care
- Intermediate care
- Rehabilitation
- Hospice care

Residential Care Facilities

- Assisted living
- Independent living
- Elderly group homes

Home Healthcare Agencies

- Hospice care
- Skilled nursing care
- Non-skilled home care
- Durable medical equipment dealers



CONTACT US

Call us at 425.216.2920 or visit www.ethosinsurance.com.