Frequently Asked Questions

How long have True Freedom Plans been available?
Since 2008.

Explain who will buy this product?
True Freedom Premier Plans are designed for consumers who are not currently in need of care but could be classified in "declining health" which prevents them from being able to secure a traditional insurance plan because of underwriting. Prospective True Freedom members are seniors who desire to live independently in their homes for as long as possible. They want a plan in place that is easy to use and requires no health triggers to access services. Having a True Freedom Premier Plan can also bring peace of mind and ease concern for family members attending to a loved one who might also need a break to carry on with their own lives.

How do True Freedom Plans differ from traditional Home Care Insurance?
Traditional Home Care insurance plans require that an applicant's health meet a certain standard to qualify for acceptance. True Freedom Plans have no underwriting, doctor's reports or phone interviews to become a member and no health triggers to receive services. All services are provided to the client in the comfort of their own home. The only qualification for membership is that the prospective client is not currently in need of or receiving home care services at time of enrollment.

Membership

Are there age limits for individuals wanting to enroll into a True Freedom Premier Plan?
No.

How long does a client's membership need to be in force before they can access home care services?
Members can access the home care benefits of their selected plan following the 90 day Good Standing Period (Only following the initial enrollment). If a member were to unexpectedly need homecare service during this initial "waiting period", up to 5% of the total hours in their selected plan would be made available to them as an Emergency Care Benefit. (Memberships must be active for 10 days.)

After year one, does the client have to enroll again?
A member must continue to pay their membership fee in order to have continued access to any unused hours of home care or benefit following a Rejuvenation Period within their selected plan.

Does a member still have to pay their membership fee if they are receiving care after the 90-day In Good Standing period?
Yes.

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What would happen if a member's mode of payment is a monthly bank draft and they pass away?
There would be no refund if the member was on service at the time of death. Beyond that, a pro-rata refund for unearned membership fees would be made based on a copy of the death certificate received.

Are your plans only for people who are not eligible for traditional LTC insurance?
We strongly suggest that seniors secure a traditional insurance solution if eligible. But, when that is not an option, True Freedom Plans are a viable alternative for those with no coverage and can also be a solid addition to an existing LTC policy that is either underfunded, has no home care rider or includes a lengthy elimination period before benefits can be accessed.

Can a member utilize the services if they are out of state visiting relatives or on vacation?
Yes, as long as they are in the U.S.A. and are within reach of a home care agency or non-family member who would provide the ANYTIME Hours service.

Good Standing Period

When does the 90-day "Good Standing Period" start?
The enrollment date on the application.

Exactly how does the Good Standing Period work when a client enrolls into a True Freedom plan?
The Good Standing Period is a 90-day "waiting period" that members have only following their initial enrollment into a True Freedom plan. During this period, members would only have limited access to the home care service hours of their selected plan (see Emergency Care Benefit). The Good Standing Period is similar to a pre-existing clause found in other plans. Once a membership reaches the 90th day, full access to all home care service hours are available. There is no Good Standing Period when a member continues their selected True Freedom Premier Plan past the first year of membership.

Would the member have to go through another 90-day Good Standing Period if they upgrade?
Only on the increased number of home care service hours above those in their previous plan.

Benefits

What is the process if a client is unhappy with the care they receive? Who do they contact?
If a member is unhappy with care, they would simply call into American Senior Services' home office and arrangements would be made for a different caregiver or provider.

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How can the hours in a True Freedom Premier Plan be scheduled?
Once the member is past the 90-day Good Standing Period following the initial enrollment, members can use either the ANYTIME Hours OR the AGENCY Hours of their chosen plan, depending on which service they prefer. There are no health triggers in order to receive the home care in any plan. To schedule service, members just have to call the toll-free customer service number found on their membership card, on their field issue contract or in the brochure left with them at time of enrollment. Membership cards are mailed out to clients after the paperwork has been received and processed.

Do the service hours have to be used consecutively?
No. Hours can be alternated daily, weekly or monthly. The ANYTIME Hours home care service (provided by a chosen friend or neighbor) can be scheduled as often or as infrequently as needed, for any chosen time period/all days of the week/evenings & weekends, including 24/7 live-in service, if requested. The AGENCY Service Hours (provided by a home care agency in the members city) can be scheduled between Monday thru Friday, 9am to 5pm for up to 5 hours a day/5 days a week. (Both AGENCY Hours & ANYTIME Hours cannot be utilized within a single 24-hour period.)

Give me an example of the companies in the True Freedom network of agencies that provide non-medical homecare? What are their names?
These licensed and insured national companies include Always Best Care, Amada, Comfort Care, Comfort Keepers, Griswold, Home Instead, Home Helpers, Integrity, Interim and many more.

Could you explain the Emergency Care Benefit with access to 5% of the total hours within the initial 90-day Good Standing Period?
If a member were to suddenly need service while still in the initial 90-day Good Standing Period, they are able to utilize up to 5% of the total hours of care in their selected plan. For example, on the Platinum Plan, it would be up to 50 hours.

If I select the Platinum Plan, which provides 1000 home care service hours, and at the end of my 1st year of membership I've only used 200 hours. What would happen if I continued my plan into the 2nd year?
By continuing your True Freedom Platinum membership, that would give you continued access to the 800 unused hours of home care service left over from the first year. Once those 800 hours have been utilized, members would enter the 90-day Premier Rejuvenation of suspended home care. Once that period is complete, the member would have immediate access to a brand new 1000 hours of home care services. This cycle could repeat itself for up to a total of 10 times the initial hours (the Maximum Membership Hours) of the Platinum Plan. (Members must continue to pay their membership fee during all periods of home care, Good Standing Periods and Premier Rejuvenation.)

During the 90-day Rejuvenation Period, if the member needs services, can they get a discount from the True Freedom Network providers?
We cannot guarantee it, but we will make every attempt to pass that courtesy on to our members in that situation.

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Do members ever have to contact or pay a home care agency that provides service?
No. The only financial responsibility for True Freedom members is to keep their True Freedom membership fees current. All of the network agencies that provide AGENCY Hours home care to True Freedom members are contracted, scheduled and compensated directly through American Senior Services Inc.

Are the Friend or Neighbors chosen to provide the ANYTIME Hours required to be licensed?
No, but they will be questioned as to their ability to provide the necessary level of care for the particular member.

If a member moves into a skilled nursing home, do they keep their True Freedom membership?
True Freedom Plans are not set up for nursing home services. If this is a permanent situation, clients would need to cancel their membership.

Can they use True Freedom home care if they are in assisted living?
Yes, but it would depend on the facility.

Friends & Neighbors

Can a family member take care of a member and be paid as part of the ANYTIME Hours Service of the True Freedom Plan?
No.

How does a member select a friend or neighbor for the ANYTIME Hours of their True Freedom Premier Plan?
The member contacts American Senior Services administration department and works with our experienced care coordinators to develop a plan that best addresses their needs. Upon further discussion, the member identifies the friend or neighbor (not someone living in the same household) they would be most comfortable with to provide the ANYTIME Hours Service. American Senior Services would then contact that individual, discuss the level of care to be provided, agree to an hourly rate, and schedule this person to deliver the services agreed upon. (This person could be a friend, a neighbor, someone from their place of worship, someone from the local senior center, etc., but cannot be a family member.) Anyone selected to provide ANYTIME Services must be approved by American Senior Services Inc.

If a member has no car, how does that work?
A friend or neighbor providing ANYTIME Hours service can use their vehicle but an Agency Hours provider cannot.

Do the ANYTIME Hours service providers have to sign a time sheet?
Yes, they complete a form and send it into our offices.

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Renewals, Upgrades and Rates

If I have a plan, and in year two I want to renew, is it guaranteed that I can renew my membership?
As long as membership fees are current, all memberships will be renewed.

Can a member upgrade their plan after they have enrolled?
Yes, but only after the first anniversary of membership and if they have not utilized any of their home care hours.

Can there be a rate increase?
Yes, but not based on individual usage. Our plans have been available since 2008 with no increase in membership fees. If a rate increase was deemed necessary, our initial strategy would be to raise fees on new members only.

A lot of my clients live in very rural areas. Would they be guaranteed to receive AGENCY Hours home care if the closest town is 4 hours away? Are there distance requirements? If they purchase the care plan and because of where they live no one can travel to them, will their premiums be refunded?
If the AGENCY Hours home care of a True Freedom Premier Plan were not able to be fulfilled because of location, the member would be able to elect to utilize all of their service as ANYTIME Hours (provided by a friend or neighbor). It should be decided at enrollment if a True Freedom plan of care is suitable for an individuals needs and location. There are no refunds after the 10-day free look.

If a client purchases the plan in Nevada, but moves to California, is the plan transferable?
Yes.

Can a son or daughter purchase this plan for a parent?
Yes, but the prospective member is the only one eligible to answer all questions and requested information on the enrollment form and customer survey.

If a member goes up to 6, 7, 8 years without using the services, does the rate stay at the lowest price (40% discount in 4 years)?
Yes, as long as they have not required any services. Once they start to use the services, then their rates will go back to the original prices of their selected plan. If they made an annual payment, the original membership fee won't be applied until their next invoice. If they pay monthly, the original price level would be reflected on the next bank draft. Once service has been utilized, members are no longer eligible for discounts.

Do couples need to purchase same plan to qualify for the couple's discounts?
No, they can purchase different level plans for the discount on each membership. They must share the same address and enroll at the same time.

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Frequently Asked Questions

What if they can't afford the current True Freedom Plan they have?
They can downgrade to a lower level plan with immediate access to service hours, as long as the member is past the 90-day Good Standing Period.

Can an individual purchase more than one membership?
No.

Can we pick the monthly draft date?
No. Enrollments written on the 29th thru the 14th are drafted on the 14th of the month. Enrollments made on the 15th thru the 28th are drafted on the 28th of each month.

Compensation

Is there an advance on compensation / "commission" when enrolling someone into a plan?
No. Compensation is paid "as earned" meaning, if you collect an annual membership payment, you'll receive an annual compensation - same with semi-annual, quarterly and monthly enrollments. All compensation is paid out 10 days after an enrollment and initial membership fee is received and processed.

In what situations can a representative be charged back on year one compensation?
Reps collecting an annual or semi-annual initial payment can be charged back one twelfth of their comp for each month after the 90th day of membership that a client is receiving home care services. If a representative collects an annual, semi-annual or quarterly membership fee upon enrollment, they will not be charged back if the member utilizes the Emergency Care Benefit during the initial 90 days of their plan.

Are commissions/compensation paid while member is on service or are they put on-hold?
Compensation stops during time of service and resumes when service is no longer needed. This was decided by our actuaries and is part of the formula to keep American Senior Services Inc. financially stable and able to fulfill services.

Can Representatives split compensation?
No.

Selling True Freedom

Is a valid insurance license required to sell the True Freedom Premier Plans?
Since True Freedom Plans are not insurance, there is no insurance license required to sell True Freedom Plans.

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Can I sell the True Freedom Plans in other states?
Representatives can market the True Freedom Premier Plans in all states. Members can be enrolled face to face, over the phone or by e-mail/postal service. The plans are identical in all 50 states and you do not have to be a licensed insurance agent to sell our plans.

Because this is not an insurance product, will my E&O insurance protect me in the event of a possible lawsuit?
No, because True Freedom is a service contract, not insurance. Agency providers are licensed and insured and the "friend or neighbor" providing the ANYTIME Hours service sign a form recognizing them as "an independent contractor".

Do you have any experience if Broker Dealers allow their Registered Reps to market this product?
Yes. They would have a general representative contract and a sub representative contract.

At time of enrollment, does payment have to be collected/mailed in with the customer survey & application?
Yes, either mailed in with the enrollment form or through the credit card enrollment form found in the representative section of the True Freedom Website.

Can we enroll individuals in this plan through the mail or do I have to witness their signatures?
You can sell this plan over the phone with our e-application or get the necessary paperwork mailed to you without witnessing the initials and signatures on the customer survey & enrollment form.

Do you have a lead service?
No, but we do not sell our plans directly to the public. If we get a call from a particular region expressing interest, we will contact a representative in the area with the best True Freedom sales history.

Can these plans be sold over the internet?
Yes, though most people currently in the age range for True Freedom Plans are not computer friendly, that will change over time. E-enrollment forms can be sent to seniors or the adult children of prospective clients to sign up online. Representatives get credit for the sale when their rep number is included on the enrollment form.

Can we create our own ads for newspapers, magazines, etc.?
Yes, but all promotions must be approved by American Senior Services, Inc. before they can be used.

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American Senior Services, Inc.

Who regulates this program and whose jurisdiction does this fall under?
American Senior Services is regulated by the Attorney General in every state.

Does the company provide to its members, when requested, a company balance sheet that provides proof, how much money is in the reserve to pay claims in the future?
ASSI is a privately held company and does not disclose its financial information. We have successfully been in business for over half a decade and have an A Rating with the Better Business Bureau (Accredited Business) and are also Dun & Bradstreet Rated.

After membership fees are paid, where is the money held?
In a Wells Fargo "Trust Account".

What guarantees are there ASSI has the funds to pay claims?
At ASSI we consider the fulfillment of the promise to pay our most sacred trust. Since our founding, we have paid hundreds of thousands of dollars to hundreds of claimants. We keep more money in reserve than our consulting actuaries recommend. When service is requested, we are committed to putting it in place within 72 hours (usually done in 24).