Help Prepare Your Client:

Phone Health Interview (PHI)

This is a quick-reference guide to help applicants prepare for a Phone Health Interview (PHI), if required during Short-Term Care insurance underwriting.

Be honest, focused and calm. The goal is to answer the question(s) being asked – no more; no less.

GOLDEN RULES

- Tell the truth. No stretching or downplaying.
- Use accurate dates, especially for anything within the last 2 years.
- If you don't know the answer, say so. Don't guess.
- Answer only what is asked. No extra details. No storytelling.
- Stay calm and confident. This is not a test.
- Do not overshare. Focus on what you can do, not worse-case days.
- Avoid exaggerating pain or symptoms.

BE READY WITH

- Medication names and the diagnosed reason for taking them.
- Doctor's names and specialties.
- Dates or recent tests or hospitalizations (only if asked).
- Knowledge of any upcoming diagnostic tests, treatment, or surgeries.

WHAT NOT TO DO

- Don't vent or volunteer your full medical history.
- Don't answer out of frustration or confusion.
- Don't provide information about future concerns or 'what-ifs'.
- Don't describe the worst day – stick to your average, independent day.

Remember, the goal of the Phone Health Interview is to clarify information or details related to the health information provided on the insurance application.

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QUESTIONS?

Call our Marketing Team at **800.842.7799** or email **marketing@goldencareusa.com**.

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