

2026–2027 EDITION



2026–2027

SHORT-TERM HOME HEALTH CARE

AGENT FIELD GUIDE

HEARTLAND NATIONAL • GTL • MANHATTANLIFE

Product snapshots • State availability • Rx reimbursement

SCAN OR TAP TO REQUEST CONTRACTING



Heartland National



GTL



ManhattanLife

Quick Start

What agents should know before using any state map or benefit schedule

Scope of this guide

These products are supplemental home health care / short-term care solutions with cash or scheduled benefits. They are **not** short-term major medical coverage and they are **not** stand-alone Medicare Part D drug plans.

▲ At-a-glance comparison

Carrier / product	Issue ages	Plan levels	Home care benefit	Rx reimbursement	State status source
● Heartland National Secure Choice HHC	40–85	Basic / Standard / Complete	Up to \$600 max daily; HHA included up to 120 days	\$15 generic / \$30 brand Annual max: \$360 / \$720 / \$720	Carrier state chart Rev. 06/10/2026
● GTL Short-Term HHC	55–85	Plan A / B / C	\$150 / \$300 / \$450 max daily; current TCARE version adds caregiver support	\$10 generic / \$25 brand Current version annual max: \$300 / \$600 / \$900	Official GTL State Approvals Rev. 08/20/2026
● ManhattanLife HHC Enhanced	18–89	Classic / Premier / Deluxe	\$150 / \$300 / \$450 max daily; homemaker + HHA benefits	30-day: \$10 / \$25 90-day: \$30 / \$75 Annual max: \$300 / \$600 / \$900	Enhanced rollout confirmed through 08/24/2026

▲ Agent workflow

1

Confirm the client's issue state

Use the state map in this guide as a screening tool, then recheck the carrier's live state approval / ARC before quoting.

2

Confirm the product version

GTL and ManhattanLife have state-specific or legacy versions. Benefit schedules can differ by product generation and state.

3

Confirm Rx benefit details

Check generic vs. brand schedule, annual maximum, 30/90-day rules, and any state exception before positioning Rx reimbursement.

4

Use current state forms

Only submit the current state-approved application, outline of coverage and claim form. Carrier documents control over this guide.

Not contracted yet? Scan the carrier QR codes on page 3 — or tap them in this PDF — to start contracting with Heartland National, GTL or ManhattanLife through Topflight.

Sources: Heartland official HHC product page; GTL official product page and State Approvals; ManhattanLife AGT-HHC 0926; Topflight Rx summary dated 09/22/2026.



Carrier Contracting

Scan with your phone camera or tap any code in the digital PDF

Contract with any carrier in this guide through Topflight. Pick the carrier, scan its code with your phone camera (or tap it in the digital PDF), and complete the request.

Heartland National

Secure Choice Short-Term HHC
Topflight Heartland contracting page

Request contract →

GTL

Short-Term Home Health Care
Carrier contract request via SparkAdvisors

Request contract →

ManhattanLife

HHC Enhanced / Select
Agent Contracting Request (ACR) form

Request contract →

● Blue = Heartland National ● Red = GTL ● Yellow = ManhattanLife

Before you submit business

Contracting approval, appointment and state licensing must be complete before writing an application. Carrier contracting timelines vary; watch your inbox for appointment confirmation and carrier portal credentials (for ManhattanLife: ARC / ManhattanDirect 2.0).

Carrier	Contracting link
● Heartland National	topflightagent.com/heartland-contracting
● GTL	platform.sparkadvisors.com – GTL carrier contract request
● ManhattanLife	form.jotform.com – Agent Contracting Request (ACR) 0321



Heartland National

Secure Choice Short-Term Home Health Care

Positioning

Secure Choice is built around home-based nursing and therapy benefits, with Home Health Aide and Prescription Drug benefits included in the base plans. Heartland lists three choices: Basic, Standard and Complete.

▲ Product snapshot

- **Issue ages:** 40–85; renewable for life per Heartland’s public HHC page.
- **Core services:** skilled/general nursing, physical/speech/occupational therapy, enterostomal and respiratory therapy, chemotherapy, medical social services, Home Health Aide and Rx benefits.
- **Benefit scale:** up to a \$600 maximum daily benefit and up to 120 days of included Home Health Aide benefits.
- **Optional riders:** hospital confinement, ambulance, severe accident / accidental death, and additional Home Health Aide; availability varies by state.

40–85

Issue ages

\$600

Max daily benefit

120

HHA days included

27

States available

▲ Rx reimbursement

Plan	Generic Rx	Brand Rx	Annual policy-year max
Basic	\$15	\$30	\$360
Standard	\$15	\$30	\$720
Complete	\$15	\$30	\$720

Source note on Rx dollars. Heartland’s official public HHC page confirms that Prescription Drug benefits are included, but it does not publish the dollar schedule. The amounts above are cross-checked to Topflight’s 09/22/2026 internal Rx summary based on reviewed carrier materials.

▲ Agent talking points

- A prior hospital stay is not part of Heartland’s public positioning for the prescription benefit; always use the policy and state outline for eligibility details.
- Prescription benefits are scheduled per eligible prescription, not a guaranteed annual payment.
- For 2027 business, treat the 06/10/2026 state chart as a starting point and recheck the live Heartland state-approval map before application.

**GET CONTRACTED**

Heartland National contracting request

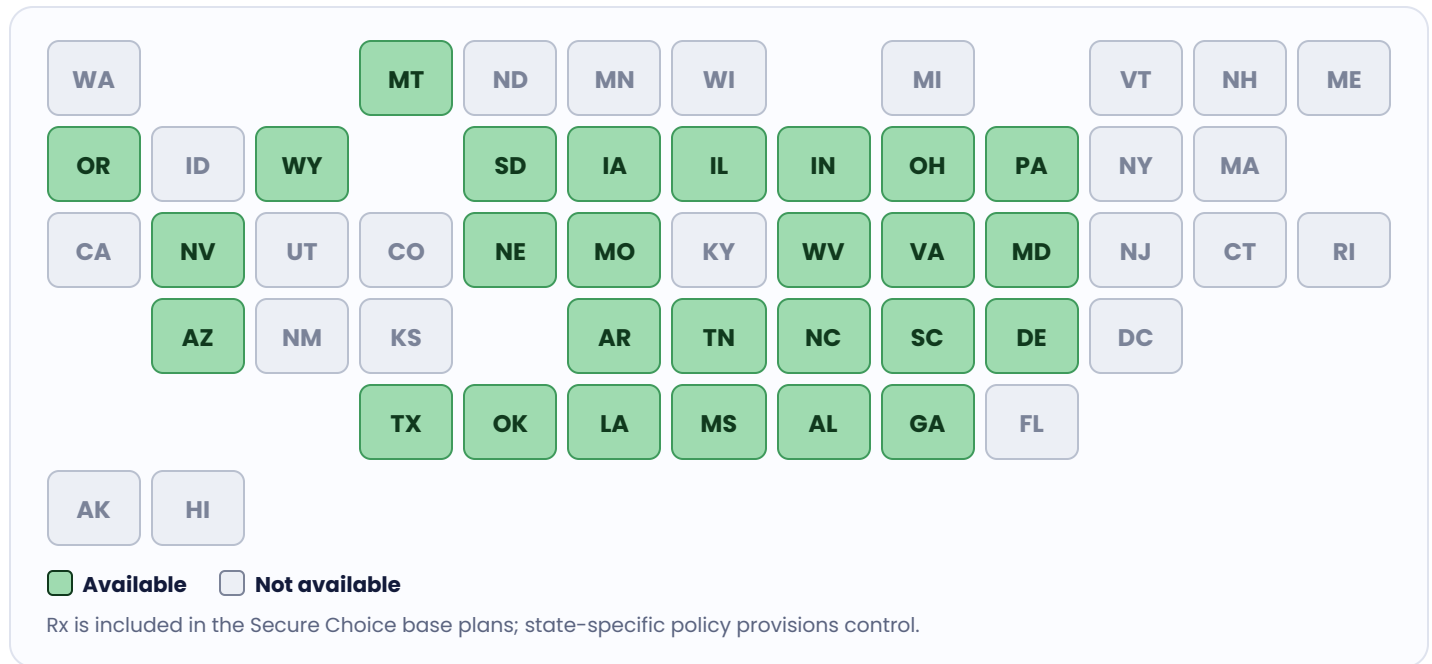
Not yet appointed with Heartland? Scan or tap to start your Topflight Heartland contracting request.

[Open Heartland National contracting →](#)

Primary sources: Heartland National official Short-Term Home Health Care page (current public page) and supplied Heartland State Availability chart revised 06/10/2026.

Heartland State Map

Secure Choice HHC availability – carrier chart revised 06/10/2026



Available states (27)

AL, AR, AZ, DE, GA, IA, IL, IN, LA, MD, MO, MS, MT, NC, NE, NV, OH, OK, OR, PA, SC, SD, TN, TX, VA, WV, WY

Not available on 06/10/2026 chart (24 incl. DC)

AK, CA, CO, CT, DC, FL, HI, ID, KS, KY, MA, ME, MI, MN, ND, NH, NJ, NM, NY, RI, UT, VT, WA, WI

Rx availability

Heartland's official product page says Rx is included in the Secure Choice base plans. For states shown Available above, treat Rx as part of the product unless the current state-specific outline says otherwise.

State data source: Heartland National Life Insurance Company State Availability, revised 06/10/2026. The chart supplied to Topflight includes HHC as a separate product column.



Guarantee Trust Life (GTL)

Short-Term Home Health Care Insurance

Positioning

GTL pays scheduled cash benefits directly to the insured for covered home health care services. The current version also combines Rx reimbursement with family caregiver support through TCARE.

▲ Current-version highlights

- **Issue ages:** generally 55–85 on GTL’s current State Approvals page; state versions may vary.
- **Qualification:** licensed health care practitioner certification of cognitive impairment or inability to perform at least 2 of 6 ADLs for covered home health care benefits.
- **Daily maximums:** Plan A \$150, Plan B \$300, Plan C \$450; current brochure shows up to 360 days (Idaho: 280 days).
- **Family caregiver support:** current TCARE version includes concierge services and a \$3,500 caregiver lump sum after an approved HHC claim and required caregiver assessment.

55–85

Issue ages

\$450

Max daily (Plan C)

360

Days (ID: 280)

\$3,500

Caregiver lump sum

▲ Rx reimbursement — current TCARE version

Plan	Generic Rx	Brand Rx	Annual policy-year max
A	\$10	\$25	\$300
B	\$10	\$25	\$600
C	\$10	\$25	\$900

Important state-version warning. GTL’s approval chart identifies several states on state-specific / previous versions. Do not automatically apply the current TCARE brochure’s Plan C \$900 Rx maximum or caregiver features to those versions. **Kentucky is explicit: Plans B and C only, with no Rx benefit.**

▲ Rx claim shortcut

- GTL’s official Rx form says to use the Rx-only filing form, attach prescription proof, and include claimant, medication, Rx/NDC number, pharmacy and fill date.
- GTL recommends timely monthly or quarterly submissions instead of waiting until year-end.

**GET CONTRACTED**

GTL contracting request

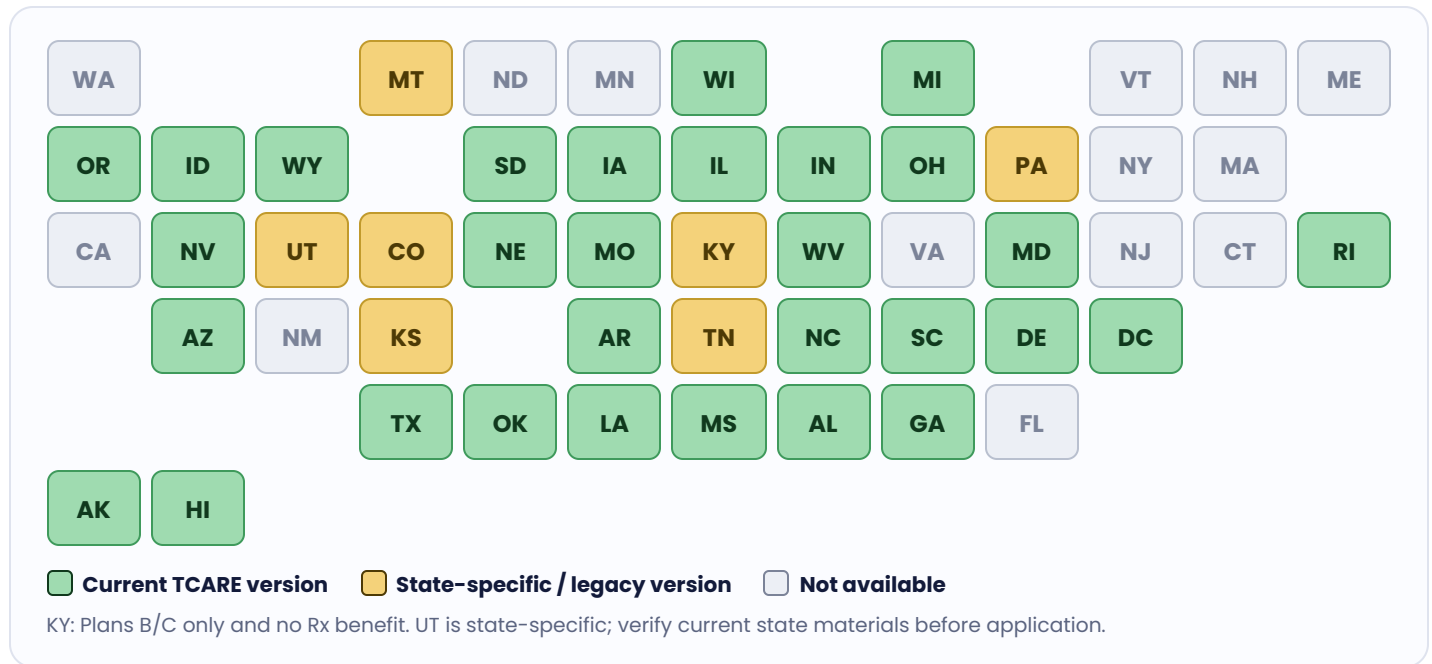
Not yet appointed with GTL? Scan or tap to submit your carrier contract request.

[Open GTL contracting →](#)

Sources: supplied GTL STHHC brochure (Rev. 9/25); GTL official Short-Term Home Health Care page; GTL State Approval Chart Rev. 08/20/2026; GTL official Rx-only claim form.

GTL State Map

Short-Term HHC availability and version flags — State Approval Chart Rev. 08/20/2026



Current TCARE version (30)

AK, AL, AR, AZ, DC, DE, GA, HI, IA, ID, IL, IN, LA, MD, MI, MO, MS, NC, NE, NV, OH, OK, OR, RI, SC, SD, TX, WI, WV, WY

State-specific / legacy HHC (7)

CO, KS, KY, MT, PA, TN, UT

Not available / no standalone STHHC identified

CA, CT, FL, MA, ME, MN, ND, NH, NJ, NM, NY, VA, VT, WA

Special-state notes

KY: Plan B and C only; no Rx benefit. **CT:** GTL's chart notes HHC + caregiver + Rx within a Connecticut-specific Recover Cash base product rather than the standalone HHC column. **UT:** current approval materials are state-specific; verify the live state page and application version.

State data source: GTL official State Approval Chart, Rev. 08/20/2026. Status categories reflect the chart's "3 = NEW Short Term Home Health Care with TCARE" indicator and state-specific footnotes.



ManhattanLife

Home Health Care Enhanced

Positioning

HHC Enhanced is ManhattanLife's 2026 refresh of its home health care line, expanding issue ages and adding richer Rx, Home Health Aide and Homemaker benefits while retaining Classic, Premier and Deluxe plan levels.

▲ Enhanced product snapshot

- **Issue ages:** 18–89; guaranteed renewable.
- **Daily maximums:** Classic \$150, Premier \$300, Deluxe \$450; maximum benefit period is 365 days in the generic guide, with state variation possible.
- **Home Health Aide:** \$50 / \$100 / \$150 per day.
- **Homemaker Services:** \$25 / \$50 / \$75 per day, with policy maximums of \$4,000 / \$5,000 / \$6,000; available on Enhanced only.

18–89

Issue ages

\$450

Max daily (Deluxe)

365

Max benefit days

90-day

Rx schedule added

▲ Rx reimbursement — HHC Enhanced

Plan	30-day generic	30-day brand	90-day generic / brand	Annual policy-year max
Classic	\$10	\$25	\$30 / \$75	\$300
Premier	\$10	\$25	\$30 / \$75	\$600
Deluxe	\$10	\$25	\$30 / \$75	\$900

Legacy Select is different. ManhattanLife's current agent guide still covers HHC Select in some states. Select uses the older Rx schedule: \$10 generic / \$25 brand for 30-day prescriptions, with annual maximums of \$300 / \$600 / \$600 and no 90-day schedule shown in the guide.

▲ Agent form check

- ManhattanLife's AGT-HHC 0926 directs agents to use only current state-approved applications and says HHC Enhanced / Select availability and forms vary by state.
- Use ManhattanLife ARC / ManhattanDirect 2.0 for the current state product and application before submission.

**GET CONTRACTED**

ManhattanLife contracting request

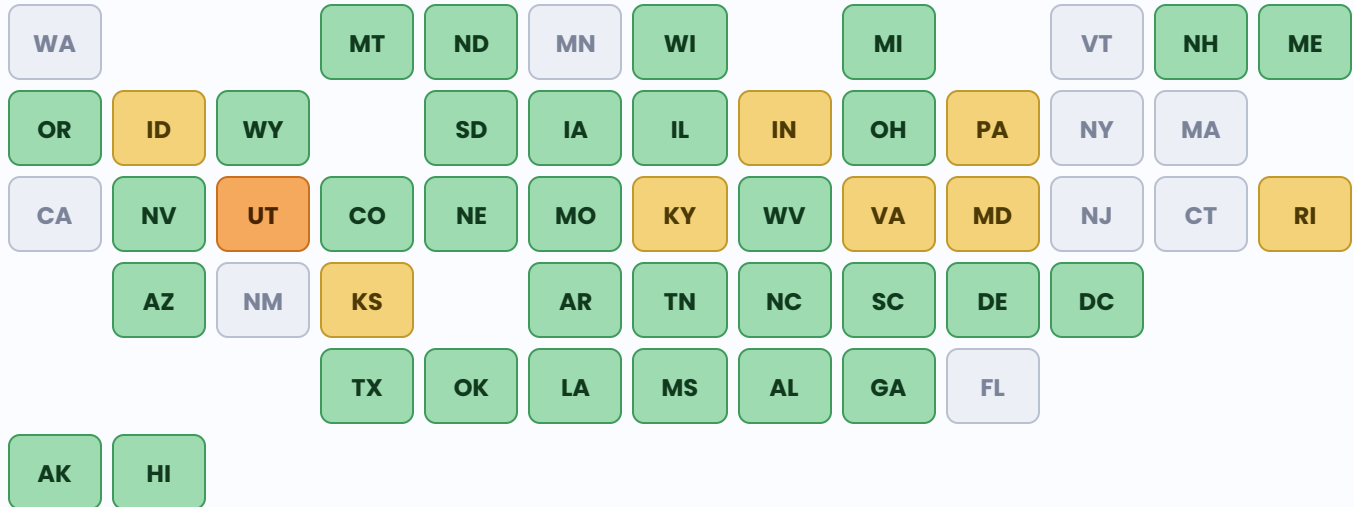
Not yet appointed with ManhattanLife? Scan or tap to open the Topflight Agent Contracting Request (ACR).

[Open ManhattanLife contracting →](#)

Primary sources: ManhattanLife HHC Select and Enhanced Agent Guide AGT-HHC 0926; ManhattanLife newsroom launch 04/13/2026; carrier-authorized distributor rollout updates through 08/24/2026.

ManhattanLife State Map

HHC Enhanced rollout plus remaining Select / legacy indications



☒ HHC Enhanced ☐ Select / legacy HHC ☐ Live check ☐ No current HHC identified

Enhanced rollout confirmed through 08/24/2026; legacy indications from 07/2026 rate guide. Always check ManhattanLife ARC for current state approval and application forms.

HHC Enhanced confirmed (32)

AK, AL, AR, AZ, CO, DC, DE, GA, HI, IA, IL, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NV, OH, OK, OR, SC, SD, TN, TX, WI, WV, WY

Select / legacy HHC indicated (8)

ID, IN, KS, KY, MD, PA, RI, VA

Live-check state: UT

UT is shown as a live-check state because September distributor resources reference a UT Enhanced quick-rate grouping, while the latest explicit 32-state rollout list reviewed (08/24/2026) did not include UT. Do not quote until ARC confirms the current product.

No current HHC identified in reviewed materials

CA, CT, FL, MA, MN, NJ, NM, NY, VT, WA

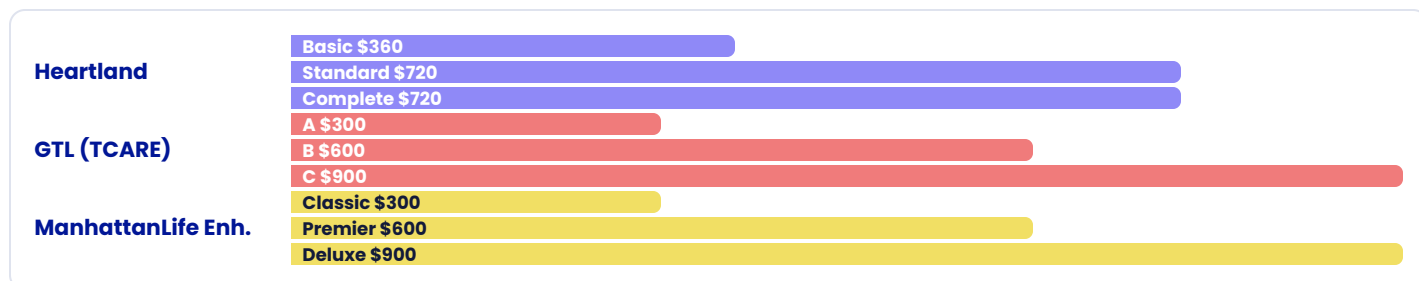
Enhanced state list source: 08/24/2026 ManhattanLife rollout update distributed through GoldenCare (32 states). Legacy indicators are based on the carrier's 07/2026 HHC rate guide after removing states later converted to Enhanced.

Rx Reimbursement Desk Reference

What agents need at a glance

Carrier / version	Per Rx benefit	Annual max	State / version notes	Claim-file reminder
● Heartland Secure Choice	\$15 generic \$30 brand	Basic \$360 Standard \$720 Complete \$720	Rx included in base plan; verify state outline	Signed Rx claim form + itemized prescription documentation; include medication, fill date, Rx number and pharmacy.
● GTL current TCARE version	\$10 generic \$25 brand	A \$300 B \$600 C \$900	KY: no Rx. Special/legacy state versions can differ.	Use GTL Rx-only form. Include claimant, drug, Rx/NDC number, pharmacy and fill date. Monthly/quarterly filing recommended.
● ManhattanLife HHC Enhanced	30-day: \$10 generic / \$25 brand 90-day: \$30 generic / \$75 brand	Classic \$300 Premier \$600 Deluxe \$900	State-specific details control; product rollout is still expanding.	Prescription Drug Claim Form; retain detailed receipts and list drug, fill date, brand/generic status and amount paid.
● ManhattanLife HHC Select / legacy	\$10 generic \$25 brand (30-day schedule shown)	Classic \$300 Premier \$600 Deluxe \$600	Older version; no Enhanced 90-day schedule shown.	Use the claim form tied to the policy version; do not apply Enhanced schedule to Select.

▲ Max annual Rx reimbursement by plan tier



Rx positioning reminder

Scheduled prescription benefits are subject to policy terms and annual limits. The annual maximum is a cap, not a guaranteed payment. These benefits can complement a client's existing drug coverage, but they are not a replacement for Part D or other primary prescription coverage.

▲ Practical agent checklist

- ✓ Confirm the policy version before quoting the Rx annual maximum.
- ✓ Confirm whether the client's state has a special Rx exception or a legacy product version.
- ✓ Keep detailed pharmacy receipts / printouts and the current carrier claim form.
- ✓ Do not promise that a prescription automatically qualifies; the policy and claim rules control.
- ✓ For a 2027 application, recheck the live carrier approval map and current brochure even if the state is green in this booklet.

Rx figures cross-checked against the supplied Topflight Rx Reimbursement Summary dated 09/22/2026, current GTL brochure, ManhattanLife AGT-HHC 0926 and official carrier pages.

State-by-State Quick Lookup

Alabama through Missouri

State	ST	Heartland	GTL	ManhattanLife	#
Alabama	AL	Available	TCARE HHC	HHC Enhanced	3
Alaska	AK	–	TCARE HHC	HHC Enhanced	2
Arizona	AZ	Available	TCARE HHC	HHC Enhanced	3
Arkansas	AR	Available	TCARE HHC	HHC Enhanced	3
California	CA	–	–	–	0
Colorado	CO	–	Legacy / special	HHC Enhanced	2
Connecticut	CT	–	RC own ver.*	–	0
Delaware	DE	Available	TCARE HHC	HHC Enhanced	3
District of Columbia	DC	–	TCARE HHC	HHC Enhanced	2
Florida	FL	–	–	–	0
Georgia	GA	Available	TCARE HHC	HHC Enhanced	3
Hawaii	HI	–	TCARE HHC	HHC Enhanced	2
Idaho	ID	–	TCARE HHC	Select / legacy	2
Illinois	IL	Available	TCARE HHC	HHC Enhanced	3
Indiana	IN	Available	TCARE HHC	Select / legacy	3
Iowa	IA	Available	TCARE HHC	HHC Enhanced	3
Kansas	KS	–	Legacy / special	Select / legacy	2
Kentucky	KY	–	Legacy • no Rx	Select / legacy	2
Louisiana	LA	Available	TCARE HHC	HHC Enhanced	3
Maine	ME	–	–	HHC Enhanced	1
Maryland	MD	Available	TCARE HHC	Select / legacy	3
Massachusetts	MA	–	–	–	0
Michigan	MI	–	TCARE HHC	HHC Enhanced	2
Minnesota	MN	–	–	–	0
Mississippi	MS	Available	TCARE HHC	HHC Enhanced	3
Missouri	MO	Available	TCARE HHC	HHC Enhanced	3

Legend: green = current product identified; gold = legacy / state-specific; orange = live check; dash = no current product identified in reviewed materials. # = number of carriers with a product in the state. *CT GTL note refers to a Connecticut-specific Recover Cash product with HHC/caregiver/Rx in the base, not standalone STHHC.

State-by-State Quick Lookup

Montana through Wyoming

State	ST	Heartland	GTL	ManhattanLife	#
Montana	MT	Available	Legacy / special	HHC Enhanced	3
Nebraska	NE	Available	TCARE HHC	HHC Enhanced	3
Nevada	NV	Available	TCARE HHC	HHC Enhanced	3
New Hampshire	NH	–	–	HHC Enhanced	1
New Jersey	NJ	–	–	–	0
New Mexico	NM	–	–	–	0
New York	NY	–	–	–	0
North Carolina	NC	Available	TCARE HHC	HHC Enhanced	3
North Dakota	ND	–	–	HHC Enhanced	1
Ohio	OH	Available	TCARE HHC	HHC Enhanced	3
Oklahoma	OK	Available	TCARE HHC	HHC Enhanced	3
Oregon	OR	Available	TCARE HHC	HHC Enhanced	3
Pennsylvania	PA	Available	Legacy / special	Select / legacy	3
Rhode Island	RI	–	TCARE HHC	Select / legacy	2
South Carolina	SC	Available	TCARE HHC	HHC Enhanced	3
South Dakota	SD	Available	TCARE HHC	HHC Enhanced	3
Tennessee	TN	Available	Legacy / special	HHC Enhanced	3
Texas	TX	Available	TCARE HHC	HHC Enhanced	3
Utah	UT	–	State-specific	Verify ARC	2
Vermont	VT	–	–	–	0
Virginia	VA	Available	–	Select / legacy	2
Washington	WA	–	–	–	0
West Virginia	WV	Available	TCARE HHC	HHC Enhanced	3
Wisconsin	WI	–	TCARE HHC	HHC Enhanced	2
Wyoming	WY	Available	TCARE HHC	HHC Enhanced	3

Use this table as a first pass only. For 2027 business, a green cell does not replace the carrier's live product availability check. Carrier approvals, underwriting companies, riders, form numbers and benefit schedules can change during the year.

Legend: green = current product identified; gold = legacy / state-specific; orange = live check; dash = no current product identified in reviewed materials. # = number of carriers with a product in the state. *CT GTL note refers to a Connecticut-specific Recover Cash product with HHC/caregiver/Rx in the base, not standalone STHHC.

Carrier Resources & Source Key

Dated resources used to build this field guide

Resource	Source type	Date / version	Used for
Heartland National – official HHC product page	Official	Current public page	Product description, issue ages, included Rx/HHA, riders
Heartland National – State Availability chart	Carrier chart supplied to Topflight	Rev. 06/10/2026	HHC state availability
GTL – Short-Term Home Health Care	Official	Current public page	Product overview, Rx schedule, TCARE
GTL – State Approvals	Official	Rev. 08/20/2026	State availability / version footnotes
GTL – STHHC brochure	Carrier brochure supplied to Topflight	Rev. 9/25	Plan benefits, Rx annual max, caregiver feature
GTL – Rx-only claim form	Official	Current online form	Rx claim documentation
ManhattanLife – HHC Select & Enhanced Agent Guide	Carrier agent guide	AGT-HHC 0926	Enhanced + Select benefits, Rx, eligibility, forms
ManhattanLife – HHC Rate Guide	Carrier rate guide	HHC-RATES 0726	Enhanced vs Select/legacy state/version context
ManhattanLife – Enhanced launch newsroom	Official	04/13/2026	Enhanced launch and product changes
ManhattanLife – Enhanced rollout state list	Carrier-authorized distributor update	08/24/2026	32-state Enhanced rollout confirmation
Topflight – Rx Reimbursement Summary	Internal Topflight resource	09/22/2026	Cross-carrier Rx schedules and filing notes

▲ Live links

- Heartland National – official HHC product page: <https://www.heartlandnationallife.com/home/HHC>
- GTL – Short-Term Home Health Care: <https://gtlic.com/short-term-home-health-care/>
- GTL – State Approvals: <https://gtlic.com/state-approval-lists/>
- GTL – Rx-only claim form: <https://www.gtlic.com/wp-content/uploads/2020/07/Standalone-Prescription-Drug-Claim-Form.pdf>
- ManhattanLife – HHC Select & Enhanced Agent Guide: <https://online.flippingbook.com/view/953024853/1/>
- ManhattanLife – HHC Rate Guide: <https://online.flippingbook.com/view/183212817/>
- ManhattanLife – Enhanced launch newsroom: <https://www.manhattanlife.com/newsroom/!571/manhattanlife-announces-launch-of-home-health-care-enhanced>
- ManhattanLife – Enhanced rollout state list: <https://www.goldencareagent.com/category/manhattan-life/>

Contracting – scan or tap



Heartland



GTL



ManhattanLife

2026–2027 maintenance rule. Before using this guide for a 2027 sale, refresh the live carrier approval page / ARC, brochure and state outline. Keep the dated source version with any internal update so agents can tell when a state map or Rx schedule changed.

Prepared for Topflight agent use. Carrier policy, state-specific outline of coverage, current application and claims instructions supersede this summary.