



Facility itemization guideline

Why does John Hancock require itemized end-of-month facility invoices?

Important: These itemization requirements apply to Assisted Living Facilities only. Nursing Home and Memory Care invoices do not require itemization of charges.

Submitting an itemized end-of-month invoice helps John Hancock accurately determine reimbursement eligibility and may reduce delays caused by follow-up requests, missing information, or billing corrections.

John Hancock reviews Assisted Living Facility invoices to determine which charges may be eligible for reimbursement. Itemized invoices that separately identify care-related services from room and board and other non-care expenses help us accurately assess reimbursement eligibility and process claims more efficiently.

In addition, invoices created at the end of the month provide the most complete picture of charges and adjustments for the billing period. Invoices created before services are provided may not reflect all charges, credits, discounts, absences, or other adjustments that occur during the month.

Why itemization matters

Care-related services and non-care expenses may not all be eligible for reimbursement. When charges are grouped together, John Hancock may be unable to determine which expenses are eligible for reimbursement.

Itemized invoices help separate:

- Care-related services
- Room and board
- Personal expenses
- Other non-care charges

When an invoice is submitted before the month has ended, these changes may not yet be reflected on the bill. As a result, John Hancock may not have a complete picture of the final charges incurred, which could result in reimbursement delays, billing corrections, or follow-up requests for additional information.

Waiting until the end of the month allows the invoice to reflect final charges, credits, discounts, and adjustments, helping support faster and more accurate claim processing.

Why end-of-month billing is important

During the course of a month, changes can occur that affect the actual cost of care, including:

- Credits, refunds, or discounts issued by the facility
- Changes in the resident's level of care
- Temporary hospital stays or overnight absences
- Moves into or out of the facility
- Adjustments made after the original invoice was created

How to identify a complete facility invoice

End-of-month billing

John Hancock can see that this June invoice was created in July **and includes adjustments made during the month, helping us reimburse June charges quickly and accurately.**

Itemized care charges

These detailed care charges identify the Assisted Living services being provided and help us determine which expenses may be eligible for reimbursement.

Proof of payment

John Hancock can see that these services were paid. If not present on invoice we also accept statements. Please see johnhancock.com/proofofpayment for examples.

Assisted Living Facility Invoice

Maple Grove Assisted Living
123 Main Street
Boston, MA 02116
Phone: (555) 123-4567

Statement Date: 7/1/2026
Invoice Number: ALF-06012026-001

Resident Name: [Resident Name]	Resident ID: [Resident ID]
Billing Period: June 1, 2026 - June 30, 2026	Account Number: [Account Number]

Description of Charges

Date	Description	Amount
June 1, 2026	Room and Board AL (June 1 - June 30, 2026)	\$6,000.00
June 1, 2026	Care Services Level 2 (June 1 - June 30, 2026)	\$1,200.00
June 6, 2026	Payment Received ACH	(\$7,200.00)
June 19, 2026	Credit - Care Services Level 2 Adjustment (June 19 - June 23, 2026)	(\$200.00)
June 3, 2026	Personal care supplies	\$125.00
June 10, 2026	Hair salon / grooming services	\$75.00
June 12, 2026	Cable television service	\$60.00
June 18, 2026	Guest meals	\$45.00
June 22, 2026	Transportation for personal errands	\$150.00
June 25, 2026	Laundry service - personal items	\$90.00

Invoice Summary

Charges and Adjustments Total	\$7,545.00
Room and Board AL (July 1 - July 31, 2026)	\$6,300.00
Care Services Level 2 (July 1 - July 31, 2026)	\$1,240.00
Payment Received ACH on 6/6/2026	(\$7,200.00)
Balance Due	\$7,885.00

Comments

- Hospitalized 6/19 - 6/23.

Sample Invoice: This invoice is a generic sample for illustrative purposes only.

SCENARIO ONE

In good order example

John Hancock receives an assisted living invoice and can determine proof of payment.

- 1

End of month invoice created

John Hancock can see this June invoice was created in July AND adjustments in the month so we can quickly and accurately reimburse for June.
- 2

Itemization of care charges included

The invoice provides separate line items for room and board and Assisted Living care services. This helps distinguish care-related expenses from non-care expenses and determine which charges may be eligible for reimbursement.
- 3

Proof of payment

John Hancock can see that these services were paid. If proof of payment is not on the invoice, you can also attach your proof of payment. See johnhancock.com/proofofpayment for examples.

Assisted Living Facility Invoice

Maple Grove Assisted Living

123 Main Street

Boston, MA 02116

Phone: (555) 123-4567

Statement Date: 7/1/2026

Invoice Number: ALF-06012026-001

Resident Name: [Resident Name]

Resident ID: [Resident ID]

Billing Period: June 1, 2026 - June 30, 2026

Account Number: [Account Number]

Description of Charges

Date	Description	Amount
June 1, 2026	Assisted Living Suite (June 1 - June 30, 2026)	\$6,000.00
June 1, 2026	Care Services Level 2 (June 1 - June 30, 2026)	\$1,200.00
June 6, 2026	Payment Received ACH	(\$7,200.00)
June 19, 2026	Credit - Care Services Level 2 Adjustment (June 19 - June 23, 2026)	(\$200.00)
June 3, 2026	Personal care supplies	\$125.00
June 10, 2026	Hair salon / grooming services	\$75.00
June 12, 2026	Cable television service	\$60.00
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June 22, 2026	Transportation for personal errands	\$150.00
June 25, 2026	Laundry service - personal items	\$90.00

Invoice Summary

Charges and Adjustments Total	\$7,545.00
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Care Services Level 2 (July 1 - July 31, 2026)	\$1,240.00
Payment Received ACH on 6/6/2026	(\$7,200.00)
Balance Due	\$7,885.00

Comments

Hospitalized 6/19 - 6/23.

Sample Invoice:

This invoice is a generic sample for illustrative purposes only.

SCENARIO TWO

Not in good order example

John Hancock receives an assisted living invoice with no proof of payment attachment.

- 1

Advance billing

The invoice was created in May, for date of service in June.

John Hancock needs to know if there are any dates credits, absences and discounts during the month.
- 2

No Itemization of charges

The invoice does not separately identify care-related services, such as assistance with Activities of Daily Living (ADLs) or cognitive care, from room and board or other non-care expenses. As a result, John Hancock cannot determine which charges may be eligible for reimbursement.
- 3

No proof of payment

This invoice reflects charges billed by the facility, but it does not show what the customer paid or demonstrate that payment was made.

John Hancock Life and Long-term care insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York); and in New York by John Hancock Life Insurance Company of New York, Valhalla, NY 10595 (Life insurance) and John Hancock Life & Health Insurance Company, Boston, MA 02116 (Long-term care insurance). Long-term care insurance policies issued under the name of Union Security Insurance Company, Union Security Life Insurance Company of New York, American Republic Insurance Company, and Blue Cross/Blue Shield of South Carolina are administered by John Hancock Life Insurance Company (U.S.A.). Policies issued under Time Insurance Company are insured and administered by John Hancock Life Insurance Company (U.S.A.).

Assisted Living Facility Invoice

Maple Grove Assisted Living

123 Main Street

Boston, MA 02116

Phone: (555) 123-4567

Statement Date: 5/25/2026

Invoice Number: ALF-06012026-001

Payment Due Date: June 30, 2026

Resident Name: [Resident Name]

Resident ID: [Resident ID]

Billing Period: June 1, 2026 - June 30, 2026

Account Number: [Account Number]

Description of Charges

Date	Description	Amount
June 1, 2026	Room and Board (June 1 - June 30, 2026)	\$6,000.00
June 1, 2026	Personal care supplies	\$125.00
June 1, 2026	Hair salon / grooming services	\$75.00
June 1, 2026	Cable television service	\$60.00
June 1, 2026	Guest meals	\$45.00
June 1, 2026	Transportation for personal errands	\$150.00
June 1, 2026	Laundry service - personal items	\$90.00

Total Invoice Amount

\$6,545.00

Notes: This invoice is a generic sample for illustrative purposes only. Coverage determinations are subject to the terms and conditions of the applicable long-term care insurance policy.

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