



# **Raising Consumer Awareness of the Need for Long Term Care**

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Presented at  
Seventh LTCi National Producers Summit  
Atlanta

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26 February 2008



# Deficit Reduction Act of 2005

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- ❑ Signed by President, February 8, 2006
- ❑ Important provisions for long term care
- ❑ Promote LTC insurance market growth through both “carrot” and “stick” approach
- ❑ **Carrot** = educate and motivate personal responsibility
- ❑ **Stick** = tougher to qualify for Medicaid



# “The Carrot”

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- Create **National Clearinghouse for Long Term Care** to provide education/motivation for private finance options
  - Expand “Own Your Future” campaign to majority of states over the next 5 years*
  - Consumer website & other activities contemplated*
- **Expand Long Term Care Partnership initiative:**
  - Allow expansion of concept to all states*
  - States must file a State Plan Amendment to participate*
  - Goal is to have reciprocity and uniformity*
  - Encourage private responsibility!*



# The “Stick”

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## Significant changes in Medicaid policy - tighten Medicaid loopholes

- ❑ *Increase penalties for transfer of assets for less than fair market value*
- ❑ *Asset transfer look back period up from 36 to 60 months*
- ❑ *Include certain annuities as “countable assets” for spend-down purposes*
- ❑ *Individuals with equity interest in their home of greater than \$500,000 excluded from Medicaid eligibility for LTC (states can elect amounts of \$500,000 to \$750,000)*



# Overview of Presentation

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- ❑ Background on “Own Your Future” Campaign
- ❑ Current status of the Campaign
- ❑ Opportunity for Agents & Insurers
- ❑ Impact on Planning Attitudes & Behavior
- ❑ Role of the newly-created government website to support long term care planning ([www.longtermcare.gov](http://www.longtermcare.gov))
- ❑ Future Directions



# Campaign Context

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- Tightening Medicaid eligibility policy alone won't provide sufficient funds or motivate consumers to plan ahead
- The long-term care needs of baby boomers may overwhelm Medicaid financing
- Need consumer awareness, coupled with new financing options with incentives to motivate planning



# Campaign Goals

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- ❑ Increased awareness about what Medicare does and does not cover
- ❑ Better understanding of the strengths and limitations of Medicaid
- ❑ Promote planning, while not endorsing any specific planning activity
- ❑ Position planning for long term care as an integral part of retirement planning



# Target Market: Tweeners

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- ❑ Moderate income and assets but enough to enable “planning”
- ❑ “Planning” makes the difference between Medicaid and private pay
- ❑ Planning ahead by Tweeners may increase private resources available for long term care and
- ❑ May reduce demand for public funds





# “Own Your Future”

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- ❑ Goal: Raise awareness of the need for LTC planning (target audience: ages 45-65)
- ❑ Goal: Give people tools to enable planning
- ❑ Planning defined very broadly
- ❑ Collaboration of Federal & State governments
- ❑ Leverage recognition/affinity of Governors
- ❑ Provide local resources to make message more relevant & actionable



# Own Your Future - Basics

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- **Phase I (Jan 2005):**
  - Arkansas, Idaho, New Jersey, Nevada & Virginia
- **Phase II (Jan 2006):**
  - Kansas, Maryland, Rhode Island & Washington
- **Phase III (Nov 2006 and early 2007):**
  - Launched 2006: Michigan, Nebraska, South Dakota & Texas
  - Launched 2007: Georgia & Tennessee
  - Launched 2007: Missouri
  - Launched 2007: Virginia mini-campaign
- **Phase IV (March 2008)**
  - Pennsylvania (late March)
  - Ohio (early April)



# Communication Vehicles

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- ❑ “Lead Generation” letter from Governor with reply card
- ❑ PSAs and/or paid media on TV or Radio
- ❑ Print ads
- ❑ Follow-up postcard where feasible
- ❑ Community-based activities
- ❑ Governor’s press event
- ❑ Fulfillment – LTC Planning Guide w/ state insert & audio CD of planning “success stories”

# Governor's Letter -



## COMMONWEALTH of VIRGINIA

Office of the Governor

Mark R. Warner  
Governor

Dear Fellow Virginian:

I am writing you about a very important issue: planning for your future long term care needs.

Many people, myself included, do not like to think about getting older, or the possibility that at some time in the future we may not be able to perform such routine tasks as bathing and dressing.

But the hard truth is that most of us will need some type of long term care in our later years. While this is a normal part of aging, the tragedy is that many of us don't plan for it adequately. And when we need long term care, it becomes a crisis for us and for our families.

That is why I want to tell you about a new program that we here in Virginia and the federal government are working on together called: "*Own Your Future*." The goal of the program is to encourage persons between the ages of 50 and 70 to start planning ahead for their future long term care needs now.

As a first step in the planning process, I encourage you to order the "Long Term Care Planning Tool Kit" created by the U.S. Department of Health and Human Services. You can do so either by calling 1-866-PLAN-LTC (1-800-752-6582) or returning the postage paid reply card attached to the enclosed brochure.

Long term care needs are best met when they are planned for ahead of time. So please "*Own Your Future*" and order your free "Long Term Care Planning Tool Kit" today!

Sincerely,


A handwritten signature in black ink that reads "Mark R. Warner".

Mark R. Warner

VA

# Tri-Fold Brochure --

*"After reading the booklet, I realized that I had some decisions to make for my future. Taking action and planning ahead were the best ways for me to take charge."*



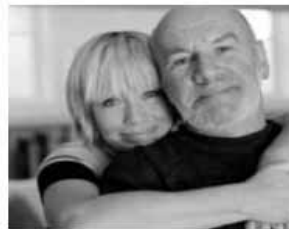
*label*

Please note any changes to your address in the label area above.

YES I want to receive my FREE "Long-Term Care Planning Kit." If you know someone else who would like this free kit, please give us their name and address:

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Order a **free kit** from the U.S. Department of Health & Human Services that explains how to get started planning for long-term care. The kit includes a planning guide and an audio CD with straight talk about how to prepare for the years ahead. Own your future. Order the kit. And begin making plans.



Call 1-866-PLANLTC (1-866-752-6582) to request your long-term care planning kit. TTY users should call 1-800-758-1959.



## Own Your Future



### Planning for long-term care

- Understand long-term care insurance
- Planning options for your future
- FREE information kit offer



**CMS**  
CENTERS FOR MEDICARE & MEDICAID SERVICES

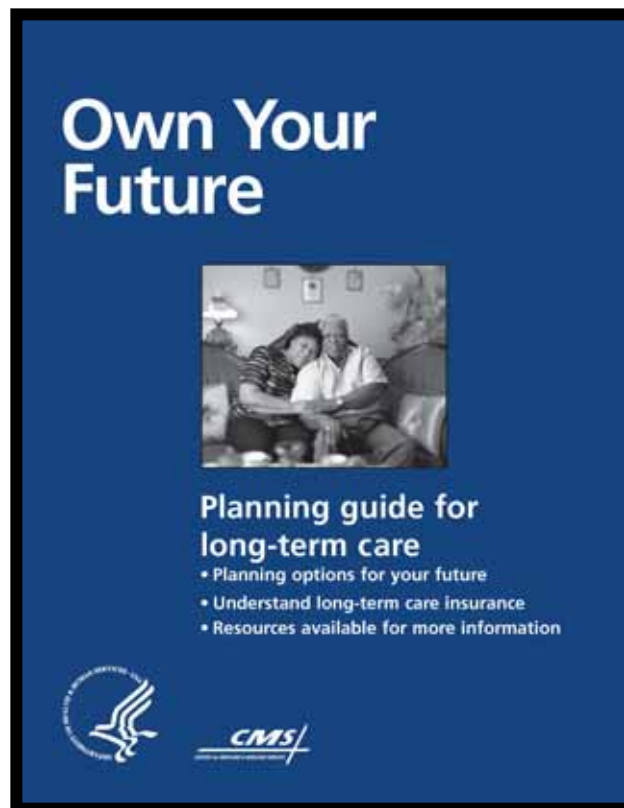
# Still Image from TV Ad --

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# Tool Kit Planning Guide --

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# Agents' Role

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- ❑ Bulk order tri-fold brochures and distribute ([www.longtermcare.gov/campaign](http://www.longtermcare.gov/campaign))
- ❑ Follow up with consumers who receive Governor's letter and urge them to get the kit
- ❑ Communicate about campaign through your existing channels
- ❑ Use leverage of campaign to shorten sales cycle
- ❑ “Rules of engagement”





# Insurers' Role

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- ❑ Inform distribution systems and support their outreach
- ❑ Provide sample materials and timeframes
- ❑ Address compliance requirements
- ❑ Complementary activities (outreach to employer cases in state, press activities)
- ❑ Add Clearinghouse link to your website
- ❑ Track results



# Results to Date

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- Strong response rates – over 830,000 kits as of November 07 (not counting bulk distribution)
- Significant interest to participate among new states
- Innovative local actions to support “core” campaign:
  - Media buy (TV, radio, news print)
  - Websites
  - Mall intercepts & community seminars
  - Employer outreach
  - Support other state initiatives (Partnership, tax incentives, state employees LTC plans)



# Response Rates

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- Phase I = 7.7 %
- Phase II = 6.3%
- Phase III = 6.5%
- Phase IV = launches in March 2008



# Preliminary “Take-Aways”

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- Governor/state affinity important
- Good response rates even without paid media
- Direct mail (and follow-up) critical
- Fulfill requests by mail and internet – more cost-effective than phone
- Campaign has favorable impact on LTC planning behavior



# Campaign Analysis & Evaluation

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- Comprehensive consumer survey pre- and post- Phase I of the campaign
- Feedback from consumer focus groups
- Informal analysis of “lift” from insurance industry & agent community
- Feedback from participating states

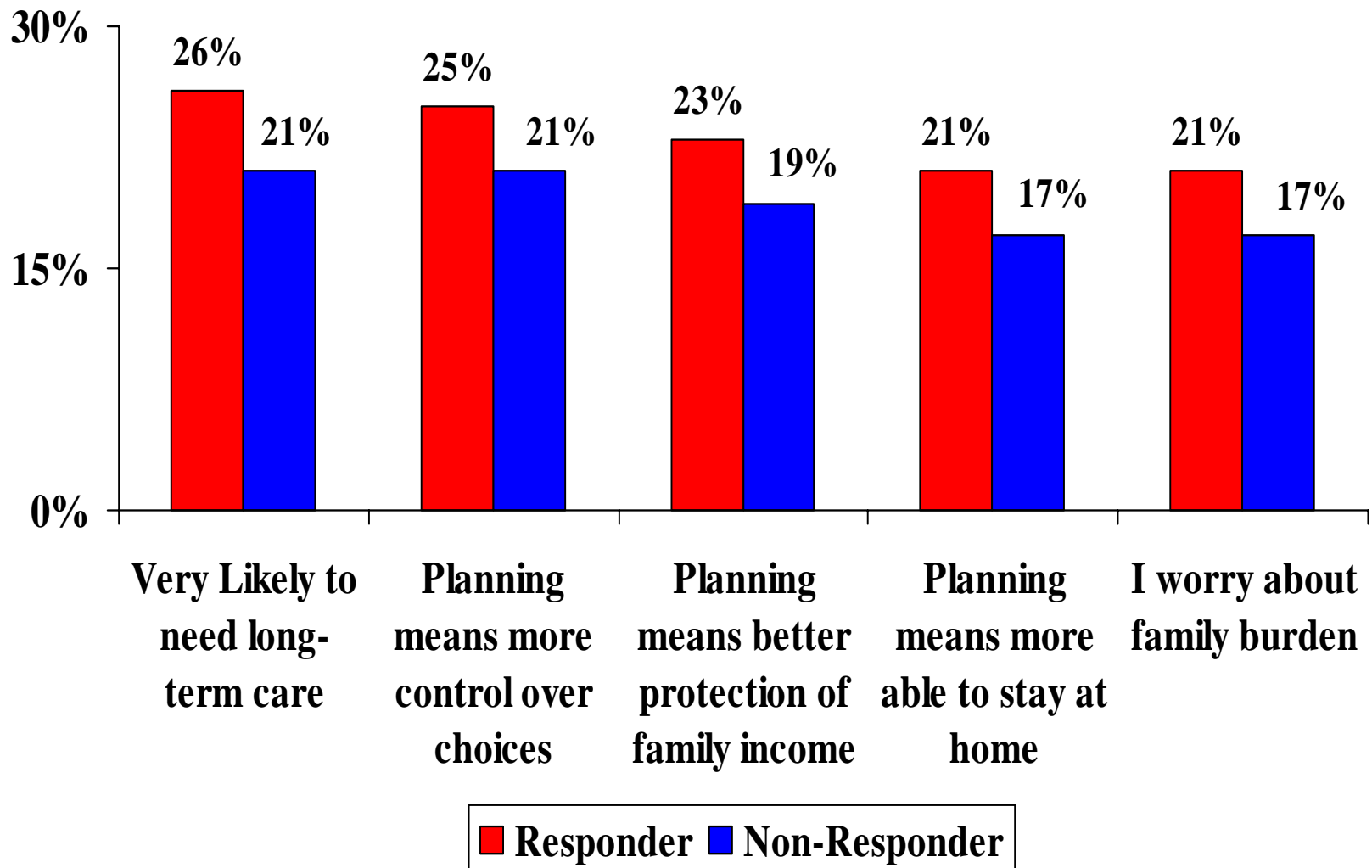


# Key Findings of the Consumer Survey

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- Nearly half of the respondents have some family experience with LTC
- 87% say planning ahead gives you more options and control and better protects family
- Still, over one-third don't know what planning steps to take
- And more than 50% say "I'll deal with LTC when I need it"

## Perceived Risk and Attitudes about Value of Planning by Responder Status





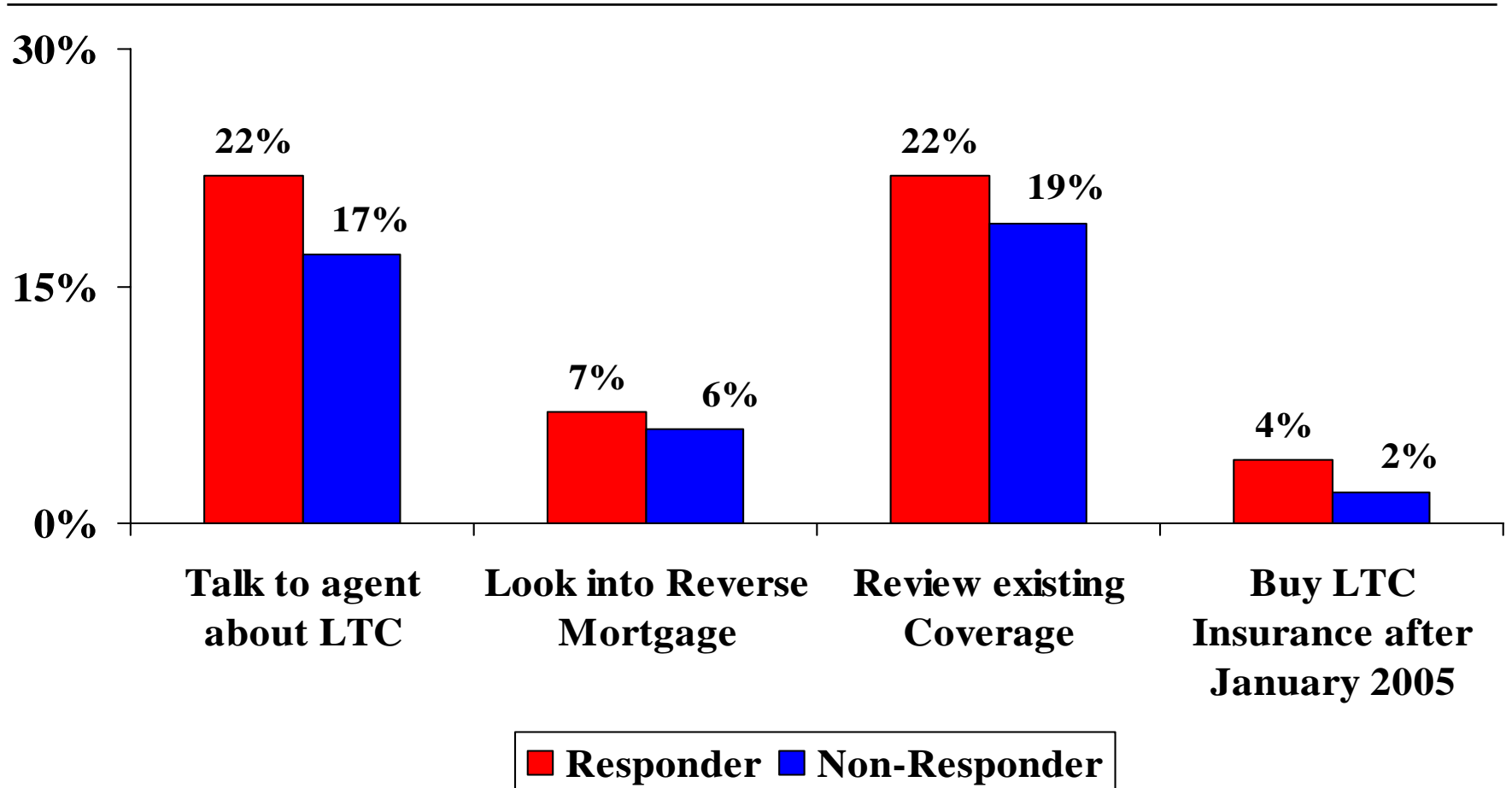
# Impact on Planning Behavior

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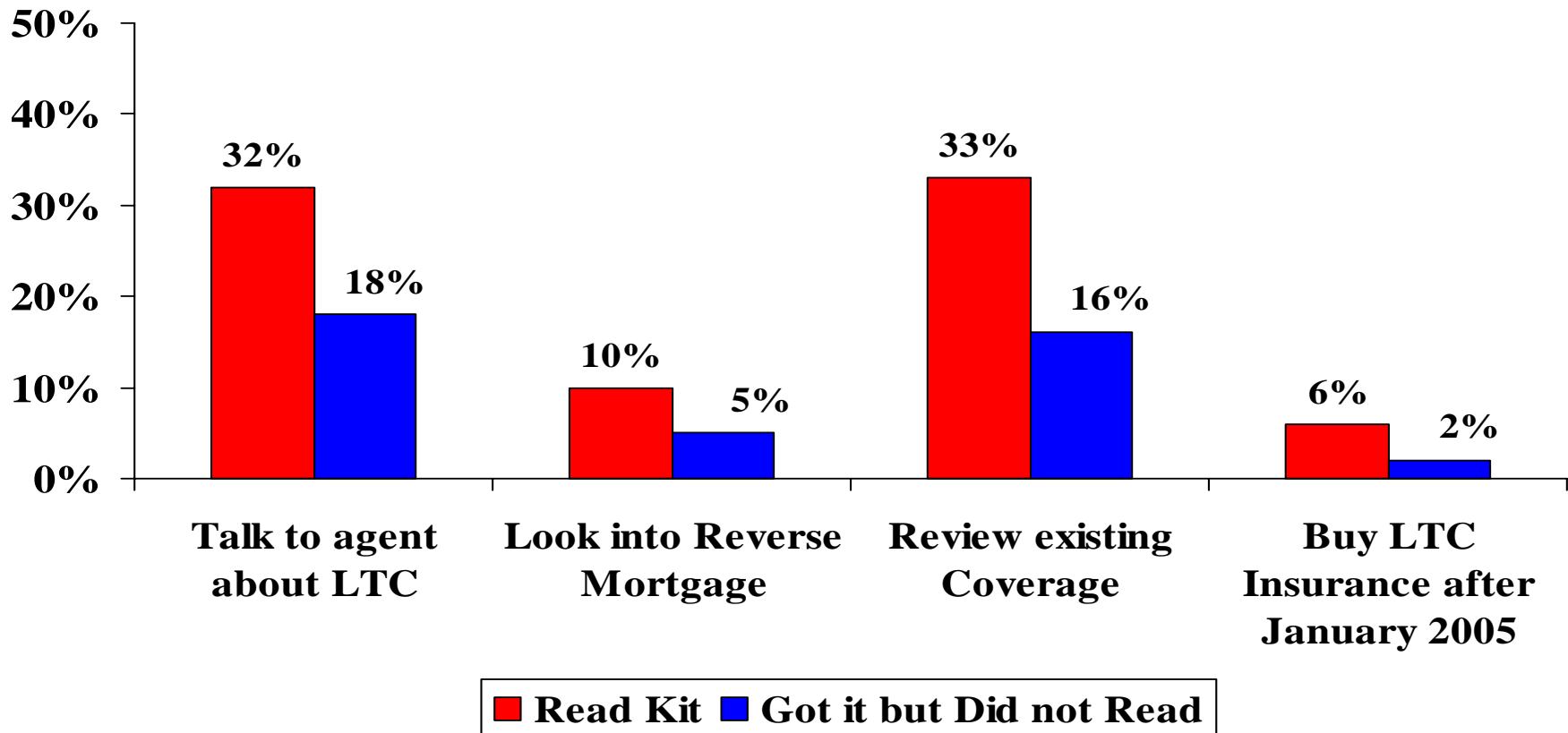
- People receiving kit were more likely to take some planning action:
  - Consult financial planner or agent
  - Review existing coverage
  - Consider reverse mortgage
  - Buy LTC insurance after the campaign



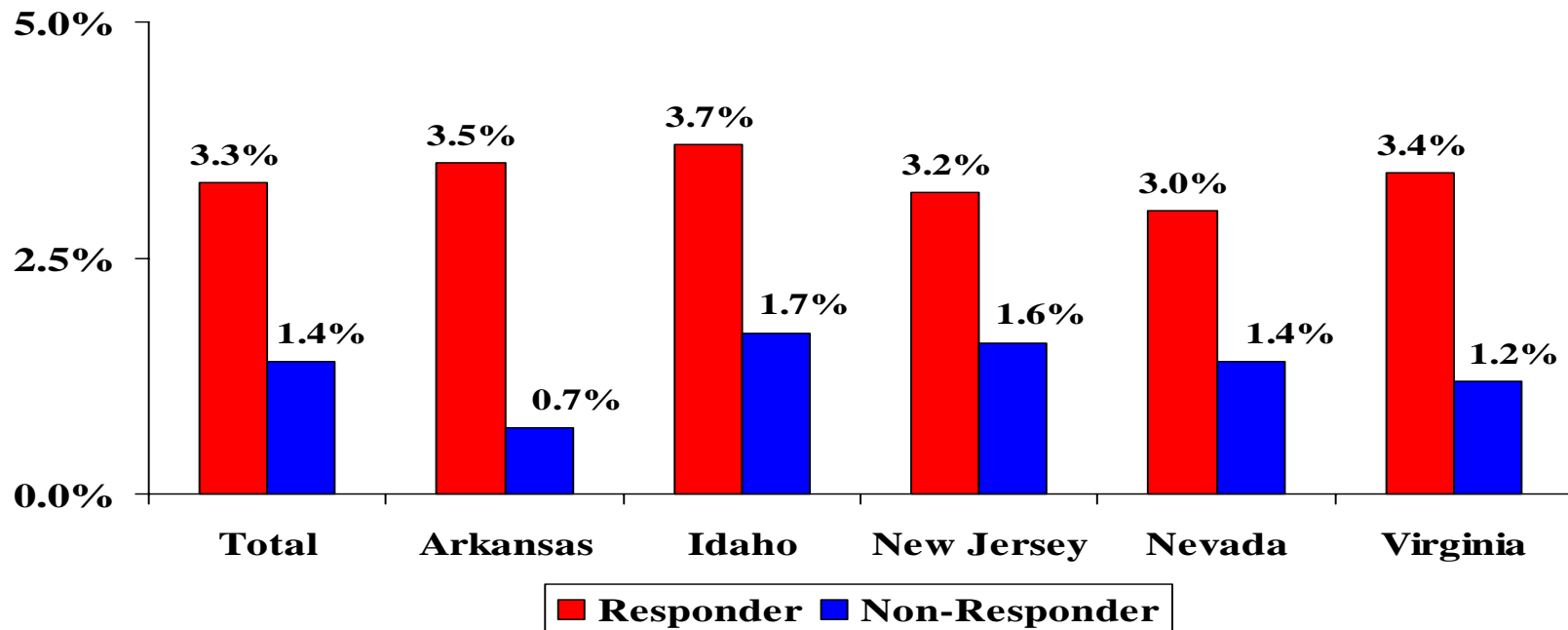
# Planning Actions Taken by Responder Status



# Planning Actions Taken by Whether or Not Read Kit



# Bought LTC Insurance After Campaign by State



Differences in Idaho and Nevada not statistically significant likely due to sample sizes too small.



# National Clearinghouse for Long Term Care Information

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- ❑ Support higher level of LTC education & planning
- ❑ Mandated by DRA
- ❑ Provide information specifically on new Partnership initiatives
- ❑ [www.longtermcare.gov](http://www.longtermcare.gov)
- ❑ Some, but limited, consumer testing
- ❑ Future innovations planned

# HOME PAGE

The screenshot shows a Microsoft Internet Explorer browser window displaying the homepage of the National Clearinghouse for Long-Term Care Information. The browser's address bar shows the URL: [http://www.longtermcare.gov/LTC/Main\\_Site/index.aspx](http://www.longtermcare.gov/LTC/Main_Site/index.aspx). The page header includes the U.S. Department of Health and Human Services logo, a search bar, and a "Site Map" link. The main content area features a large banner with the title "National Clearinghouse for Long-Term Care Information" and the slogan "Own Your Future". Below the banner, there are three main navigation boxes: "Understanding Long-Term Care", "Planning for Long-Term Care", and "Paying for Long-Term Care". Each box contains a list of sub-topics. On the left side, there is a vertical navigation menu with options like "Home", "Understanding LTC", "Planning for LTC", "Paying for LTC", "Links", "Glossary", "Resources", and "Site Map". At the bottom left, there is an "Awareness Campaign" section with a link to "Own Your Future Planning Kit" and "Receive Your Kit". The main text area contains a welcome message and a paragraph about the importance of long-term care planning. The Windows taskbar at the bottom shows several open applications, including Microsoft Office, Yahoo! Mail, ET Touching..., SURVEY RE..., and National Cl..., along with the system clock showing 8:55 AM.

**U.S. Department of Health and Human Services**    Site Map    Search :  Go

## National Clearinghouse for Long-Term Care Information

*Own Your Future*

- Home
- Understanding LTC
- Planning for LTC
- Paying for LTC
- Links
- Glossary
- Resources
- Site Map

<b>Understanding Long-Term Care</b>	<b>Planning for Long-Term Care</b>	<b>Paying for Long-Term Care</b>
<ul style="list-style-type: none"><li>• Definitions &amp; Risks</li><li>• Services &amp; Providers</li><li>• Costs &amp; Paying</li></ul>	<ul style="list-style-type: none"><li>• Importance of Planning</li><li>• Planning Steps</li><li>• Planning Info &amp; Resources</li></ul>	<ul style="list-style-type: none"><li>• Cost of Care</li><li>• Public Programs</li><li>• Private Financing</li></ul>

**Awareness Campaign**

Own Your Future Planning Kit

Receive Your Kit

Welcome to the National Clearinghouse for Long-Term Care Information. This is a new web site developed by the U.S. Department of Health and Human Services to provide information and resources to help you and your family plan for future long-term care (LTC) needs.

While no one likes to think about a time when they might need long-term care services such as help with basic daily activities like bathing, dressing or using the bathroom independently, about 60 percent of people over age 65 will require some long-term care services at some point in their lives. Planning is essential for you to be prepared.

This site provides a wide range of information and options to help you plan for future long-term care needs, but it can't tell you which ones will work best for you.

Start | Microsoft O... | Yahoo! Mail ... | ET Touching... | SURVEY RE... | National Cl... | 8:55 AM



# Interactive Tools

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- ❑ Test your Planning IQ
- ❑ Real planning stories (audio files)
- ❑ Fictional scenarios
- ❑ Cost of care map
- ❑ Savings calculator
- ❑ Tools can help you in client conversations

# Planning Examples

National Clearinghouse for Long Term Care : The Importance of Planning - Microsoft Internet Explorer


File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Print Preview Stop

Address [http://www.longtermcare.gov/LTC/Main\\_Site/Planning\\_LTC/Importance/index.aspx#EPWP](http://www.longtermcare.gov/LTC/Main_Site/Planning_LTC/Importance/index.aspx#EPWP) Go Links >>

*house, so I like the idea of putting the home's value to work for me!"*

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At 46, Ms S had the opportunity to purchase long-term care insurance as a Federal employee. She has chosen coverage that will allow her to be cared for at home, in an assisted living facility, or in a nursing home if necessary. She bought the policy now since the cost is based on her age when she buys it. Waiting would only mean higher premiums and the possibility that she might develop a health condition that would cause her to be declined for the insurance. She does not want to have to rely on her family to pay for or provide care for her if and when she needs it. She likes being independent and having peace of mind that comes from planning ahead.

- Plan:
  - ✓ Purchase long-term care insurance, which she pays for through an automatic deduction from her bi-weekly paycheck.
  - ✓ Prepare a living will so that her family will know her preferences and wishes for care and life support if she becomes unable to communicate or carry out her preferences on her own.
  - ✓ Speak with daughter and niece and specify her preferences for care.

*"Long-term care insurance is a great deal for someone like me. I have a daughter and a niece I'm close to, but I don't want to become a problem for them; they have their own busy lives. This way, we're there for each other, but when the time comes that I get sick or very old, they will know what I want and I've set up a plan ahead of time. I don't want to worry and I don't want them to worry."*

Last Modified: 1/8/2007 9:31:28 AM [Back to Top](#)

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Start | Microsoft O... | Yahoo! Mail ... | ET Touching... | SURVEY RE... | National Cl... | 8:56 AM

# Savings Calculator

**Financial Planning Steps**

- *Review Your Current Situation*  
Do you know if your current resources will be enough to pay for long-term care? Unless you have purchased long-term care insurance, existing medical coverage will probably provide little if any coverage. What do you have with your insurance? What is not covered and what is not covered?
- *Decide if You Can or Cannot Afford It*  
If you don't have coverage, do you know your retirement income and how you feel about it? You could include various sources of income, such as pension, interest income, IRA or 401 (k), as well as other resources.
- *Investigate Future Insurance Options*  
It is important to know what insurance you are not yet retired. Do you have a supplemental plan, Medicare, Medicaid, or other coverage? If you have long-term care insurance, how much do you pay for your services. More information on Medicare, Medicaid and other public programs can be found in the [Paying for Long-Term Care](#) section of this website. You can also go to the [Centers for Medicare and Medicaid Services](#) [offsite] web site for more information on Medicare and Medicaid.

**Savings Calculator**

What is your age?

Where do you plan on retiring?

Enter the monthly amount you can afford to set aside, starting now, to pay for long-term-care in the future.

Enter the annual rate of return (percentage) that you expect to receive on your monthly savings (enter a numeral, for example, 4).  %

Please fill in the fields provided and press the calculate button. You will have a chance to change your inputs to see how much you would need to save.





# Caveat for Savings Calculator

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Note:

For illustration purposes only

Results will differ if you need more or less long term care than the average which is used in this example

Results will also differ if the care you need costs more or less than the average area costs used in this illustration, or if you have family or friends that can supplement for your care needs

# Savings Calculator Results

The screenshot shows a web browser window with the following content:

**Financial Planning Steps**

- Review Your Current Situation*  
Do you know if your current assets will be enough to pay for long-term care? Unless you have purchased long-term care insurance, existing medical coverage will provide little if any coverage. What do you have with your insurance? What is not covered and what is not covered?
- Decide if You Can or Cannot Afford It*  
If you don't have coverage, do you know how much retirement income and how you feel about it? You could include various sources of income, such as pension, interest income, IRA or 401 (k), as well as other assets.
- Investigate Future Insurance Options*  
It is important to know what you are not yet retired. Do you have a supplemental plan, Medicare, Medicaid, etc. covered. If you have long-term care insurance, how much do you pay for your services. More information on Medicare, Medicaid and other public programs can be found in the [Paying for Long-Term Care](#) section of this website. You can also go to the [Centers for Medicare and Medicaid Services](#) [offsite] web site for more information on Medicare and Medicaid.

**Savings Calculator**

What is your age?

Where do you plan on retiring?

Enter the monthly amount you can afford to set aside, starting now, to pay for long-term-care in the future.

Enter the annual rate of return (percentage) that you expect to receive on your monthly savings (enter a numeral, for example, 4).  %

Cost of care in selected state, adjusted for inflation.	\$1,733,581
Your projected savings	\$241,617
Gap between the projected cost of care and how much you think you can save on your own.	-\$1,491,964

"This is how much the average stay in a nursing home will cost by the time you are likely to need long-term care. This calculator assumes that you won't need care until age 80. If you were to need care sooner, your costs might be slightly less, but you would also have had less time to set money aside on your own. The calculator also assumes that nursing home costs will continue to increase at a rate of about five percent per year."

Windows taskbar: Start, Microsoft..., Yahoo!, ET Touc..., SURVEY..., National..., http://..., 9:00 AM

# Cost of Care Map

National Clearinghouse for Long Term Care : Costs of Care ? - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address [http://www.longtermcare.gov/LTC/Main\\_Site/Paying\\_LTC/Costs\\_Of\\_Care/Costs\\_Of\\_Care.aspx#Live](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/Costs_Of_Care.aspx#Live) Go Links >>


The average costs in the United States (in 2006) are:

- \$171/day for a semi-private room in a nursing home
- \$194/day for a private room in a nursing home
- \$2,691/month for care in an Assisted Living Facility (for a one-bedroom unit)
- \$25/hour for a Home Health Aide
- \$17/hour for a Homemaker services
- \$56/day for care in an Adult Day Health Care Center

**What Does Care Cost Where I Live?** [Back to Top](#)

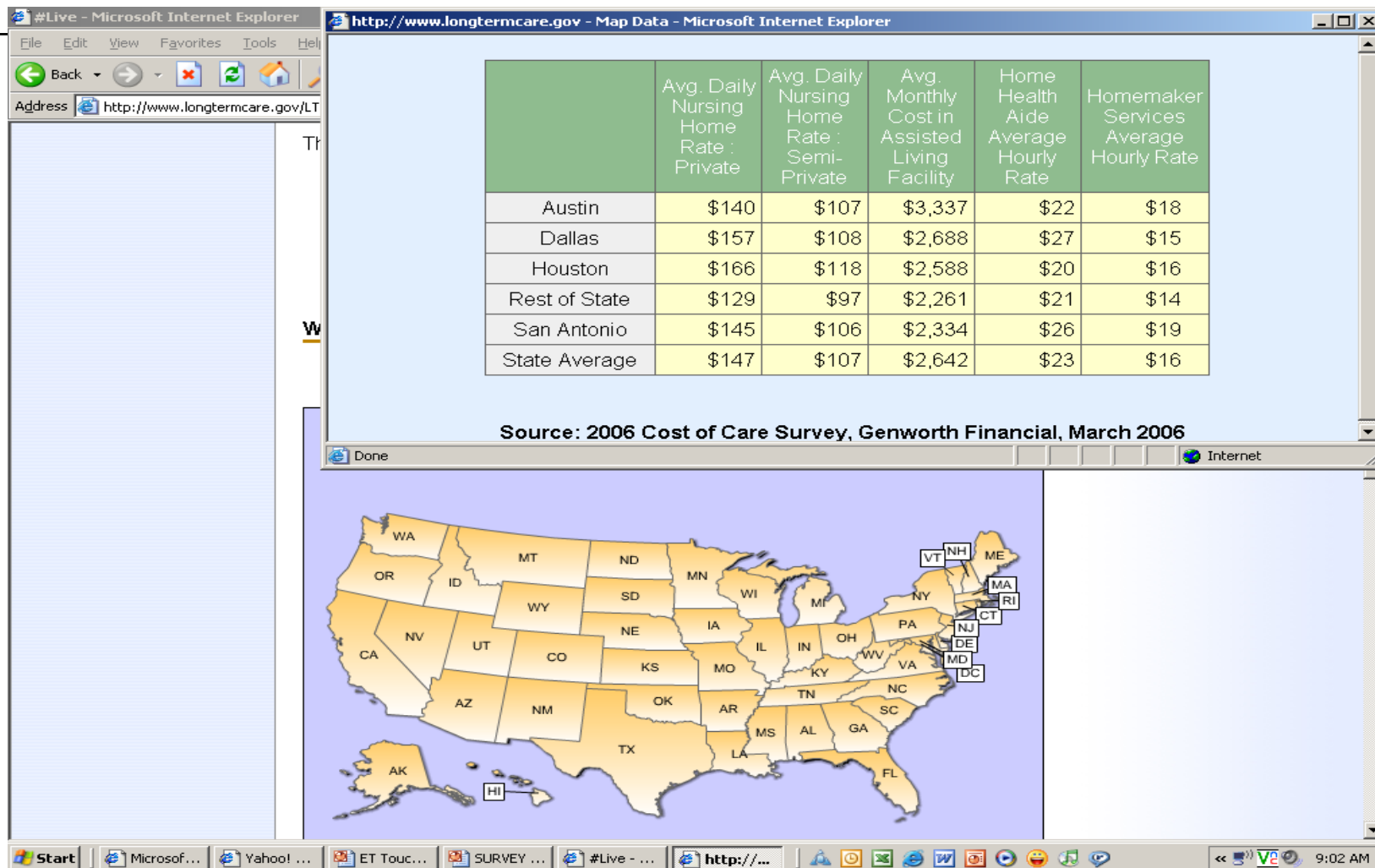
*To find out costs of care where you live click on the map below.*

United States



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# Results - Texas



# “Understanding LTC” Module

National Clearinghouse for Long Term Care : Understanding LTC Basics ? - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address [http://www.longtermcare.gov/LTC/Main\\_Site/Understanding\\_Long\\_Term\\_Care/Basics/Basics.aspx](http://www.longtermcare.gov/LTC/Main_Site/Understanding_Long_Term_Care/Basics/Basics.aspx)

## National Clearinghouse for Long-Term Care Information

*Own Your Future*

- Home
- Understanding LTC
- Planning for LTC
- Paying for LTC
- Links
- Glossary
- Resources
- Site Map

Understanding LTC > Definitions & Risks >

- Definitions & Risks
- Costs & Paying
- Services & Providers

- What is Long-Term Care?
- Who Needs Long-Term Care?
- What Are My Risks of Needing Long-Term Care?
- How Much Care Might I Need?
- How Do Care Needs Change Over Time?

### What is Long-Term Care?

Long-term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long-term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are:

- Bathing,
- Dressing,
- Using the toilet,
- Transferring (to or from bed or chair),
- Caring for incontinence, and
- Eating.

Start | Microsoft O... | Yahoo! Mail ... | ET Touching... | SURVEY RE... | National Cl... | 9:03 AM

# “Planning Module”

**National Clearinghouse for Long-Term Care Information**  
*Own Your Future*

- Home
- Understanding LTC
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- Links
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- Resources
- Site Map

Planning for LTC > Importance of Planning >

- Importance of Planning
- Planning Steps
- Planning Information & Resources
  - The Importance of Planning
  - Why Plan Ahead for Long-Term Care?
  - Why People Don't Plan Ahead
  - Examples of People Who Planned

### The Importance of Planning

No one wants to think about a time when they might need long-term care. So planning ahead for this possibility often gets put off. Most people first learn about long-term care when they or a loved one need care. Then their options are often limited by lack of information, the immediate need for services, and insufficient resources to pay for preferred services. Planning ahead allows you to have more control over your future.

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### Why Plan Ahead for Long-Term Care?

Planning ahead for long-term care is important because there is a good chance you will need some long-term care services if you live beyond the age of 65. About 60 percent of people over age 65 require some services, and the likelihood of

# “Public Programs”

National Clearinghouse for Long Term Care : Public Programs - Microsoft Internet Explorer

Address [http://www.longtermcare.gov/LTC/Main\\_Site/Paying\\_LTC/Public\\_Programs/Public\\_Programs.aspx](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Public_Programs/Public_Programs.aspx)

## National Clearinghouse for Long-Term Care Information

*Own Your Future*

- Home
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- Paying for LTC
  - Links
  - Glossary
  - Resources
  - Site Map

Paying for LTC > Public Programs >

- Overview
- Private Financing

- Public Programs that Pay for Long-Term Care
  - Medicare
  - Medicaid
  - Older Americans Act
  - Veterans Benefits

### Public Programs that Pay for Long-Term Care

There are a number of public programs that provide help paying for long-term care services. Each program has specific rules for what types of services it covers, how long one can receive services, eligibility for coverage, and, in some cases, cost sharing. For example, some programs, such as the Older Americans Act, focus on home- and community-based services, while the Medicare program only pays for some short-term nursing home stays or home health care. The following section provides information on some of the major public programs that may help pay for long-term care services.

#### Medicare

[Back to Top](#)

Start | Microsoft O... | Yahoo! Mail ... | ET Touching... | SURVEY RE... | National Cl... | 9:04 AM

# “Private Financing of LTC”

National Clearinghouse for Long Term Care : Private Financing - Evaluating Your Options - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Print Preview

Address [http://www.longtermcare.gov/LTC/Main\\_Site/Paying\\_LTC/Private\\_Programs/Private%20Financing/Index.aspx](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Private_Programs/Private%20Financing/Index.aspx) Go Links >>

U.S. Department of Health and Human Services Site Map Search :  Go

**National Clearinghouse for Long-Term Care Information**  
*Own Your Future*

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Paying for LTC > Private Financing >

Overview  
Public Programs  
Private Financing  
Evaluating Your Options  
Long-Term Care Insurance  
Other Insurance  
Reverse Mortgages  
Other Options

Public Programs  
Financing  
Evaluating Your Options  
Long-Term Care Insurance  
Other Insurance  
Reverse Mortgages  
Other Options

It's difficult to predict how much care you will need, whether you will have family or friends who can help pay for some or all of your care, and how much care may cost you. It's not always easy to predict that if you need extensive long-term care services or need services over a long period of time, you will have to pay for some or all of it out of your personal finances. That's why an increasing number of people are using private financing options to help them pay for long-term care if and when they need it.

Private long-term care - financing options include long-term care insurance, trusts, annuities, and reverse mortgages. Which option is best for you depends on many factors including your age, your health status, your risk of needing long-term care, and your personal financial situation. The following charts summarize how age and health status may affect your eligibility for and choice of private financing options.

**Health Screening May Be Required**

Start Microsoft Office Yahoo! Mail ET Touching SURVEY RE National Cl... 9:05 AM



# “How to Choose”

National Clearinghouse for Long Term Care : Private Financing - Evaluating Your Options - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail New Window

Address [http://www.longtermcare.gov/LTC/Main\\_Site/Paying\\_LTC/Private\\_Programs/Private%20Financing/Index.aspx](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Private_Programs/Private%20Financing/Index.aspx) Go Links >>

The table below shows whether your current health is a consideration in eligibility for each option listed. Click on each for an explanation.

Relatively Good Health	Poor Health or Terminally Ill	Health Considerations are Not Important
<a href="#">Long-term Care Insurance</a>	<a href="#">Accelerated Death Benefits</a>	<a href="#">Annuities</a>
<a href="#">Continuing Care Retirement Communities</a>	<a href="#">Viatical Settlements</a>	<a href="#">Using home equity to fund long-term care services</a>
		<a href="#">Trusts</a>
		<a href="#">Life Settlement</a>

**Age Requirements**

Some private payment options are good choices for older people; others make more sense for a younger person. Click on each for an explanation.

Better Option for Younger Person	Better Option for Older Person
<a href="#">Long-Term Care Insurance</a>	<a href="#">Deferred Annuities</a>
<a href="#">Self-Pay (Save on your own.)</a>	<a href="#">Sell Home</a>
	<a href="#">Home Equity Conversion</a>
	<a href="#">Charitable Remainder Trust</a>
	<a href="#">Life Settlement</a>
	<a href="#">Continuing Care Retirement Community</a>

For more information on all these options proceed to the next sections of this part of the website.

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# “About LTC Insurance”

National Clearinghouse for Long Term Care : Long-Term Care Insurance - Microsoft Internet Explorer

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Address [http://www.longtermcare.gov/LTC/Main\\_Site/Paying\\_LTC/Private\\_Programs/LTC\\_Insurance/index.aspx](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Private_Programs/LTC_Insurance/index.aspx) Go Links >>

## National Clearinghouse for Long-Term Care Information

*Own Your Future*

- Home
- Understanding LTC
- Planning for LTC
- Paying for LTC
- Links
- Glossary
- Resources
- Site Map

**Awareness Campaign**

Own Your Future Planning Kit

Receive Your Kit

Paying for LTC > Private Financing > Long-Term Care Insurance >

- Evaluating Your Options
- Other Insurance
- Other Options
- Long-Term Care Insurance
- Reverse Mortgages

- What is Long-Term Care Insurance?
- Coverage and Benefit Choices
- Long-Term Care Insurance Costs and Receiving Benefits
- Buying Long-Term Care Insurance
- State Partnership Long-Term Care Insurance Programs
- New National Partnership Initiative

### What is Long-Term Care Insurance?

Long-term care insurance is a relatively new type of insurance developed specifically to cover the costs of long-term care services, many of which are not covered by traditional health insurance or Medicare. These include services in your home such as assistance with Activities of Daily Living as well as care in a variety of facility and community settings.

There is a great deal of choice and flexibility in long-term care insurance policies. You can select a range of care options and benefits that allow you to get the services you need in the settings that suit you best. The cost of your long-term care insurance policy is based on the type and amount of services you choose to

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# Future Website Enhancements

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- ❑ Track website usage
- ❑ Increase interactive components
- ❑ Update content areas – e.g., with the roll out of state LTC Partnership plans
- ❑ “Spotlight” articles on home page
- ❑ More state-specific Medicaid information



# Future Initiatives

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- ❑ Revising Planning Guide based on focus group findings
- ❑ Create state-based Planning Guides and tri-folds
- ❑ Update or modify CD & PSA
- ❑ Innovate on core model (e.g., Governor's follow-up postcard)



# Future Initiatives (con't)

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- ❑ Strengthen state-specific components (e.g., state logo on cover; state resources in text; etc.)
- ❑ Coordinate with state's LTC Partnership efforts
- ❑ More consumer outreach through employers, faith- and community-based groups, and others
- ❑ Identify relevant industry, media, association & government entities



# Contact Information

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About “Own Your Future” Campaign

[www.longtermcare.gov/campaign](http://www.longtermcare.gov/campaign)

Clearinghouse Consumer Education Website

[www.longtermcare.gov](http://www.longtermcare.gov)

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