The Long-Term Care Initiative



Why Long-Term Care?

- About 13 million men and women have long-term care needs
- By 2020, 22 million Americans will need long-term care

The Need

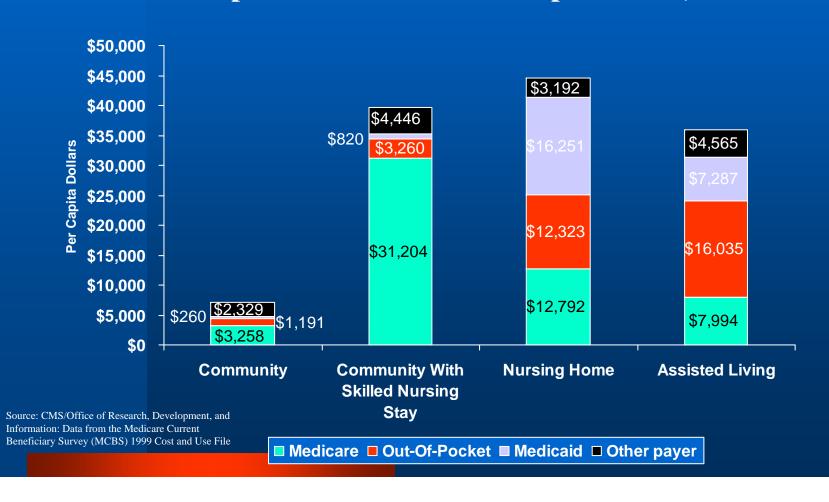
- One in five people who reach age 65 will spend more than two years in a nursing home¹
- 60 percent of those who reach age 65 will need long-term care services

The Cost

- Medicaid spent \$80 billion (in both federal and state dollars) on longterm care services in FY01
- Costs range from around \$20,000 per year for some home care or assisted living to as much as \$100,000 per year for some nursing homes

The Burden

Per Capita Total LTC Health Expenditures, 2000



Purpose

Increase consumer awareness of the options available to plan for and finance long-term care, including long-term care insurance and the use of reverse mortgages

Key Concerns

- Cost of services to consumers
- Limited service options for consumers who do not plan ahead
- Burden on Medicaid programs

Federal Partnerships

CMS

- Provide enhanced information and counseling
- Set up a new clearinghouse for LTC financing issues

AoA

Work collaboratively to provide enhanced information and counseling

LTC Clearinghouse

Call Center Development

Get general help and assistance to learn more about long-term care options and qualifications



Call Center Development

- 1-800-MEDICARE
- Get general help and assistance to learn more about long-term care financing and service options
- Provide referrals to SHIPs, AOA Aging and Disability Resource Centers, and AAAs for more detailed help

LTC Clearinghouse



Website Developmen

Utilizing a URL address, you could use a calculator to determine qualifications and estimate needs for LTC

Website Development

- www.medicare.gov
- Incorporate a decision-support tool that provides a customized report
- Provide educational information designed to facilitate long-term care planning

LTC Clearinghouse

Awareness Campaign

Sponsored drive to inform people of program (LTC) effectiveness prior to LTC needs



Awareness Campaign

 Promote financing options including the reverse mortgage/LTC insurance option

LTC Clearinghouse



Partnerships

A place where people can go locally to find out various resources of what is available immediately

Partnerships

- State Health Insurance Assistance Programs (SHIPs)
- Aging and Disability Resource Centers
- Area Agencies on Aging (AAAs)

Role of SHIPs

- Ensure that all counselors have a general knowledge of LTC services and financing options
- Have a certain set of staff and select volunteers available to provide more in-depth information and assistance to clients

Role of AoA Resource Centers

- Integrate LTC support resources into a single coordinated system
- Provide "one stop shop" centers to help consumers learn about and access long-term supports

*LA, MA, MD, ME, MN, MT, NH, NJ, PA, RI, SC, and WV

Role of Area Agencies on Aging

 Ensure that information, referral, and assistance programs not sponsoring SHIPs make appropriate referrals

LTC Clearinghouse

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Partnerships

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Website Development

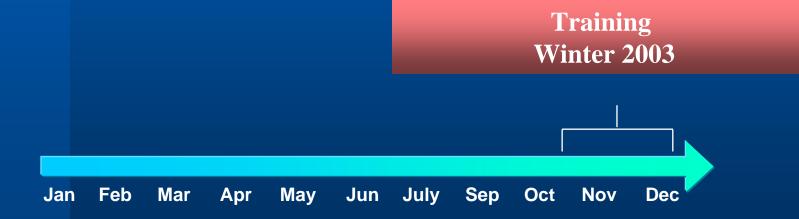
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Awareness Campaign

Sponsored drive to inform people of program (LTC) effectiveness prior to LTC needs

Schedule – Phase I

- SHIP and partner training
- Website content



Schedule – Phase II

- 1-800-MEDICARE Enhancements
- Website launch on www.medicare.gov
- Decision-support tool included on website

1-800-MEDICARE, Website Launch,
Decision Support Tool
Winter 2004

Jan Feb Mar Apr May Jun July Sep Oct Nov Dec

Schedule – Phase III

Awareness Campaign



The Next Two Days

- Review LTC National Training materials
- Ask questions
- Discuss use of materials



And Beyond

- Utilize training manual
 - Comprehensive
 - Complementary
 - Library
- Train your counselors
- Expand LTC network
- Specify counselor roles



Roles of the SHIP Counselor in LTC Initiative

- Know financing options for LTC services
- Be objective and impartial
- Help client broaden or narrow options
- Refer

Conclusion



Questions?