



National Clearinghouse for Long-Term Care Information

Helping Individuals to Find and Plan
for Long Term Services and Supports

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, ADMINISTRATION ON AGING, WASHINGTON DC 20201
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Section 6021 (d) of the Deficit Reduction Act of 2005

- Mandated the establishment of a National Clearinghouse for Long-Term Care Information that would:
 - Educated consumers on availability and limitations of coverage for LTC Medicaid
 - Provide objective information to assist consumers with decision-making about planning and paying for LTC
 - Maintain a list of state LTC insurance partnerships under the Medicaid program
- Affordable Care Act continues funding for Clearinghouse (ACA 3210(d)) FY2011-2015

Supports AoA Strategic Priorities

- AoA Strategic Plan Goal 1: Empower older people, their families, and other consumers to make informed decisions about, and be able to easily access, existing health and long-term care options
 - Objective 1.2: Empower individuals, including middle-aged individuals, to plan for future long-term care needs

Why is LTC Information Important?

- Long-term care is the largest uninsured financial risk facing most retirees
- Most people don't understand that Medicare, or other health insurance, doesn't pay for LTC
- Many people are in denial about LTC needs

Why is LTC Information Important?

- Satisfaction with long-term care is correlated with choice and control; both are greatly enhanced by advanced planning
- Opportunities for Baby Boomers to prepare for long-term are quickly diminishing
- Lack of Preparation = Greater Reliance on Medicaid

Own Your Future Campaign and National Clearinghouse for Long Term Care Information


- Collaboration among AoA, CMS and the Office of the Assistant Secretary for Planning and Evaluation (ASPE)
- Own Your Future campaigns initiated in 2005
- Clearinghouse housed at AoA and launched
- December 2006
- Clearinghouse website: www.longtermcare.gov

Own Your Future

Long-Term Care Awareness Campaign

- Letter and Tri-fold brochure from Governor to every household with individuals between the ages of 45 to 65
- Long-Term Care Planning Kit available by mail or download
- State activities included Governor's press-event and development of State-specific materials
- Letters to 16 million households in 25 States
- 1.5 million planning kits sent


Original Clearinghouse Home Page

 U.S. Department of Health and Human Services

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National Clearinghouse for Long-Term Care Information

Own Your Future

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[Understanding LTC](#)




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Glossary

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Awareness Campaign



Receive the Own Your Future Planning Kit

Spotlight

Understanding Long-Term Care

- [Definitions & Risks](#)
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Planning for Long-Term Care

- [Importance of Planning](#)
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Paying for Long-Term Care

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Welcome to the National Clearinghouse for Long-Term Care Information. This web site was 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.

Why should you plan?

Because, at least 60 percent of people over age 65 will require some long-term care services at some point in their lives. And, contrary to what many people believe, Medicare and private health insurance programs do not pay for the majority of long-term care services that most people need - help with personal care such as dressing or using the bathroom independently. Planning is essential for you to be able to get the care you might need.

2011 Clearinghouse Update and Facelift

- Created new design
- Reviewed and updated all text
- Revised text based on “plain writing” principles (new law)
- Tested and made revisions based on formal usability testing
- Retained 3 basic sections: Understanding, Planning, Paying
- Added new sections and information: Finding Services, Consumer Direction

New Clearinghouse Home Page

 Department of Health and Human Services



 National Clearinghouse
for
Long Term Care Information

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Home Understanding LTC Planning for LTC Paying for LTC Resources



Welcome to the National Clearinghouse for Long-Term Care Information website. The U.S. Department of Health and Human Services developed this website to provide information and resources to help you and your family plan for future long-term care (LTC) needs. We want to help you understand what long-term care is, how and where you can get information and services you need - now or in the future, and how to pay for services.

Long-term care (LTC) is a range of services and supports you may need to meet your health or personal needs over a long period of time.

Tools

 **Planning Quiz**
Take this quiz for first steps of where to begin planning

 **State Costs**
Find out the cost of care in your state

 **Calculate Costs**
Find out how much you may need to save for long-term care

 **Finding Services**
Find long-term services and supports near you

Understanding long-term care services and your possible need for services can help you maximize your independence and functioning at a time when you may not be fully independent due to a sudden illness, chronic condition or accident.

[Learn more](#)

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. Almost 70% of people over 65 need LTC. Information on this site can help you plan.

[What you can do](#)

Paying for long-term care is difficult. Many people think Medicare pays for long-term care – but it doesn't. Paying for LTC out of your personal income and resources can be very costly.

[What you can do](#)

Did You Know?

Americans are living longer today than in the past with multiple, chronic health conditions and greater rates of disability in old age. Increasingly, they are living in the community, not in institutions.

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Finding Services

Understanding LTC

Whether you are looking for information for yourself or for a loved one, it is important to understand what long-term care is and how it pertains to you. There are many types of services and resources available in your community. Having a better understanding of long-term care will help you know which ones best serve your needs.

More Information:

- [Definitions & Need for LTC](#)
- [Service Delivery](#)
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Finding Services

Participant Directed Services

Participant directed services or participant direction is a way to provide services that lets you control what services you receive, who provides them, and how and when those services are delivered. This approach provides you with the information and assistance you need to choose and plan for the services and supports that work best for you. This includes being able to hire who you want to provide your services, and can include family and friends. But it also gives you the option of using a service agency, if you choose, such as a home care agency.

The difference is that you have choices and can make the decisions that work best for you. Many publicly funded programs that provide home and community services, such as Medicaid, are using this approach because it is more what people want.

In facility based services you generally don't have the option to hire someone independently, but you should have choices about which staff members provide your care, the schedule you keep, and the meals you eat.

In home-, community- and facility-based settings, you should have the ability to participate or direct the development of a service plan, provide feedback on services and activities, and request changes as needed.

More Information:

- [Caregivers](#)
- [Traditional Model Services](#)

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Planning Steps

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Finding Services

Planning for LTC

In 2008, 21 million people required long-term care services. About 70 percent of people over age 65 require some type of long-term care services during their lifetime. Since there is a good chance that you might need long-term care services at some point, it is important to explore your options and plan ahead.

People often put off planning for long-term care because they do not want to think about a time when they might need it. Most people first learn about long-term care when they or a loved one needs care. However, if you wait until you need services to start planning, your options may be limited. You may not be able to find the information you need to make decisions. You may not have the money you need to pay for the services you want. Or you may have to rely on your family or others to make decisions for you.

This section of the website explains the importance of planning ahead and details personal and financial planning steps. It also includes important housing considerations and legal issues to weigh when planning for long-term care.

More Information:

- [The Importance of Planning](#)
- [Planning Considerations](#)
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- [Finding Services](#)

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Private Financing

[LTC Insurance](#)[Coverage & Benefits Choices](#)[Buying LTC Insurance](#)[State Partnership Programs](#)

Paying for LTC

Long-term care services include personal care services like bathing, doing household chores, and other activities, to help you stay independent in your community. Long-term care also includes community services, such as meals, adult day care, and transportation services. Residential facilities, such as assisted living facilities and nursing homes, also provide long-term care services along with housing.

Depending on how much you need, these types of services can be expensive. Medicare and other health insurance do not include most long-term care services, so planning for how you might pay for long-term care becomes important. If you have fairly low income and savings, you may qualify for Medicaid, the federal public program that pays for most long-term care services. Other federal public programs, such as the Older Americans Act, and state-funded programs, pay for long-term care services, but, like Medicaid, these programs cover services for people with high levels of disability and low income and savings.

With 70 percent of us needing long-term care services at some point during our lives after turning age 65, and the limited coverage of public programs, there is a good chance you will have to pay for some or all of the services out of your personal income and savings. Even if you only need a little assistance at home with personal care, paying for long-term care out of your personal income and savings can be difficult. For example, you would pay more than \$19,000 on average for a home health aide to assist three times a week, in 2010.

More Information:

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Savings Calculator

It's as easy as 1, 2, 3 to plan for Long-Term Care

1. Enter your information

Answer the questions below (all fields are required), then submit your information using the "Calculate" button.



What is your age?

What is your gender?

☐

Male

☐

Female



Where do you plan to retire?

Select a State



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

\$

Enter the annual rate of return you expect to receive on your monthly savings.

%

Calculate

2. View your plan results

The cost of care in chosen state, adjusted for inflation, is:

\$

Your projected savings amount:

\$



The gap between the cost of care and your savings plan is:

\$

3. Change your numbers

If needed, adjust your location and savings plan to minimize the gap.

The cost of care was based on an estimate of long term care spending over remaining life at age 65. The key assumptions are that 69% use some form of LTC (paid & unpaid) with 58% having LTC payments. In 2005 real dollars, for those that use services, the average was \$150,000. Women (\$166,878) use more than men (\$108,180). On average those who use LTC, the average length of use is 4.35 years with 2.3 years being paid.



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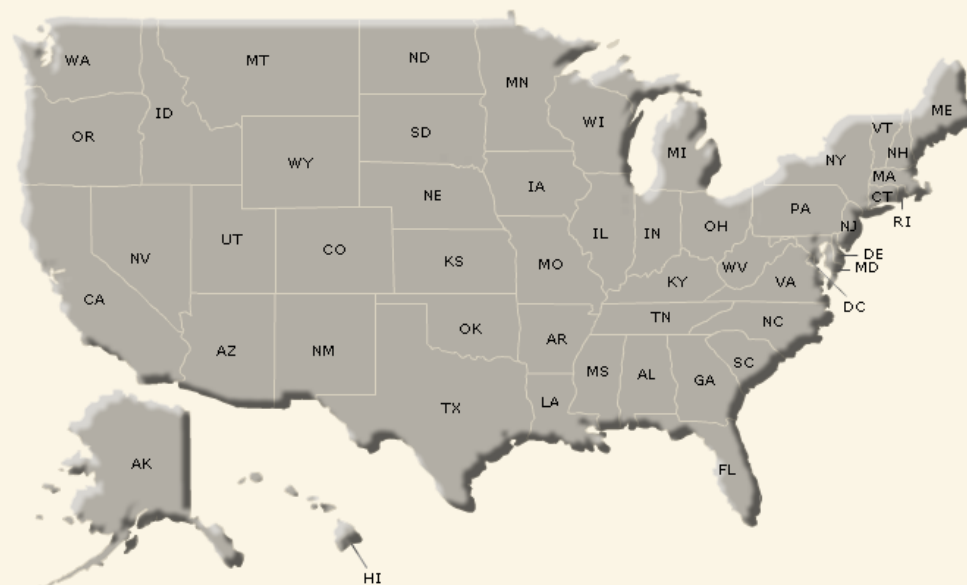


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Costs in Your State

To find out the cost of care where you live, click on the map below.

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Source: 2010 MetLife Market Survey of Long-Term Care Costs

State Averages : MetLife provides a "State Average" for each type of long-term care service in each state—the average of all rates for all sampled services in the state. In the states where MetLife includes average rates for one or more cities or areas within a state, these averages are specific to those areas.



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Finding Services

There are several databases available to you to locate services in your state.

Aging and Disability Resource Centers

Where available, each state links to a long-term care resource database maintained by that state for its Aging and Disability Resource Center (ADRC). ADRCs serve as single points of entry into the long-term supports and services system for older adults and people with disabilities.

Eldercare Locator

The Eldercare Locator provides information and links to resources that enable older persons to live independently in their communities. This public service website links to state and local Area Agencies on Aging and community-based organizations that serve older adults and their caregivers.

Centers for Independent Living

Centers for Independent Living provide access to resources for people with disabilities that empower individuals to live independently in their communities. ILRU (Independent Living Research Utilization) provides a national database of centers for independent living, and statewide independent living councils.

Find services in your area using the map below.



Let's Go Live!

www.longtermcare.gov

AoA Desires Feedback!

- From your perspective does the website:
 - Support all of the key factors of long-term care planning?
 - Include enough State-specific information?
 - Other?
- What outreach strategies do you suggest to reach segmented audiences across the lifespan (e.g. ages 40 to 49, 50 to 59)?
- Feedback regarding the site can be submitted online by clicking the '[feedback](#)' link located at the bottom of each webpage.

Affordable Care Act Developments


- Clearinghouse mandate essentially the same as original legislative language from DRA, plus information on CLASS must be presented
- Funding level and form is the same as DRA; \$3 million per year for 5 years FY 2011 - 2015
- Contract for content and administration to be award September 30, 2011


Future Directions

From

To

single set of calls to action  segmented calls

information push  issue engagement

standard evaluation  rigorous evaluation

direct mail  internet, social media

Key Questions for New Phase?

- How can we maximize state involvement?
- How much information is enough? What is the value of endless information?
- What sponsorship partners can be recruited to help craft the message and expand the campaign reach?

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