

[Long Term Care Insurance Internet Resources](#)

Long-term care insurance generally provides some combination of coverage for **nursing home, assisted living, and home care** expenses. These expenses can wipe out a person's life savings very fast and put severe financial stress on family members. Some of the expenses can be covered by Medicaid, but only after other assets are depleted. Financial planners and end of life experts consider long term care insurance an essential purchase for anyone who can afford it. But long term care insurance is expensive and the premiums generally escalate over time. Family considerations and your income and assets are the essential factors in deciding whether it's a wise investment.

It is difficult to get educated about long term care products for a number of reasons:

- Aging and the possibility of needing long term care is an emotional issue that many people would simply rather avoid than understand.
- The industry is still in a state of flux, with new products and regulations appearing regularly.
- Regulations vary from state to state.
- There is so much information out there from so many different sources, it is difficult to know what information can be trusted.

Thanks to a grant from the **California Healthcare Foundation**, UP created an index and summary of internet resources providing information about long term care insurance.

In seeking long term care information on the internet, it is critical to be able to *identify who is sponsoring the website*. If the sponsor isn't clearly identifying itself, it probably has something to hide. Very often a website will purport to provide "consumer information," but when you dig below the surface, you find it is sponsored or supported by insurance companies or sales agents.

To this end, we have segregated Internet resources into three categories:

1. Government
2. Commercial (insurance industry or other commercial interest)
3. Other—i.e., private non-profit/legal services/media

It is easy to see how sites with insurance industry sponsors would provide biased information. But this might be less obvious: the US federal government has embarked on a concerted campaign to encourage consumers to buy long term care insurance in order to minimize dependence on public funding. (See description of Long-Term Care Consumer Awareness Campaign Project below.) In fact, tax incentives have been established for this purpose. *Therefore, one cannot assume that federal government website information is impartial.* State agency sites, such as the one sponsored by the California Department of Insurance are not part of the campaign.

GOVERNMENT or GOVERNMENT-RELATED SITES

Site: **California Department of Insurance**

Web Address http://www.insurance.ca.gov/SAB/Premium_Surveys/LTC-Rate_Guide/main.html

Sponsor California Insurance Commissioner

Mission *As stated on website:* “Created by California State Senator Joseph Dunn’s law (Chapter 560, 2000), this guide is written to help you decide the need for, and financial impact of, long-term care insurance. This is also designed to provide support resources that can help you shop for the policy that fits your budget and your long-term care insurance need.”

Info Available *2004 Long Term Care Insurance Rate Guide.* “The Legislature requires the Insurance Commissioner to prepare a consumer rate guide for long-term care insurance annually. This guide consists of an overview of long-term care insurance, the types of benefits and policies you can buy, both as an individual and as a member of a group, and a premium history of each company that sells long-term care insurance in California.”

Site:	California State Senate - Aging and Long Term Care
Web Address	https://altc.assembly.ca.gov/
Sponsor	State Government, with info provided by other agencies where indicated
Mission	to provide information about the workings of the State Senate <ul style="list-style-type: none">• Assembly and Senate bills currently under consideration that are relevant to these issues
Info Available	<ul style="list-style-type: none">• Fact sheet: LTC financing options; prepared by HICAP• Fact sheet: LTC insurance prepared by HICAP• Congressional Budget Office: Report on Financing LTC
Site:	Congressional Budget Office/Financial Long Term Care for the Elderly
Web Address	http://www.cbo.gov/showdoc.cfm?index=5400&sequence=0
Sponsor	US government, Congressional Budget Office
Mission	<i>as stated on website:</i> "This Congressional Budget Office (CBO) paper-prepared at the request of the House Budget Committee-summarizes the current state of financing for long-term care, identifies some of the issues affecting it both now and in the future, and considers policy alternatives that address the mix of private and governmental sources of financing for LTC costs. In keeping with CBO's mandate to provide objective, impartial analysis, this report contains no recommendations."
Info Available	This April 2004 paper is a very meaty document. But it is excellent for those interested in understanding the details of the government's efforts/desires to restrict public financing of long term care and, for that reason, promote private long term care insurance.

Site: **Federal Long Term Care Insurance Program**

Web Address <http://www.ltcfeds.com/>

Sponsor Long Term Care Partners, consisting of John Hancock and Met Life Insurance Companies. Formed to provide long term care insurance to Federal employees.

Mission *as stated on website:* “The Federal Long Term Care Insurance Program was created by the Long-Term Care Security Act (P.L.106-265), which was signed into law by President Clinton on September 19, 2000. The U.S. Office of Personnel Management sponsors the Federal Program. OPM selected John Hancock Life Insurance Company and Metropolitan Life Insurance Company as the insurers for the Federal Program on December 18, 2001.”

Info Available While this website is intended for Federal employees who are eligible for this program, it offers some basic information about long term care insurance that could be helpful in simply understanding the product: Long Term Care Basics, About Long Term Care Insurance. Their *Planning Tools* section , however, is a sales tool in disguise. They provide a “cost calculator” that shows average annual costs for different forms of long term care in a given area, but it ignores the chances of one actually incurring those costs and makes it seem as though it will necessarily happen.

Site: **Long-Term Care Consumer Awareness Campaign Project**

Web Address www.ltcaware.info

Sponsor Centers for Medicare and Medicaid Services (CMS) and the U.S. Department of Health and Human Services (DHSS). The Administration on Aging (AOA), the National Governor’s Association (NGA) and the National Conference of State Legislators (NCSL) provide support and guidance for the project.

Mission	<p><i>as stated on website: "...to increase consumers' awareness of the need to plan for potential long-term care needs. The pilot project consists of consumer education campaigns in five states: Arkansas, Idaho, Nevada, New Jersey, and Virginia."</i></p>
Info Available	<p>Your tax dollars at work supporting the insurance industry. As quoted from their brochure, " From a public policy perspective, increased planning for long-term care is likely to increase private financing, and may reduce the burden on public financing sources." This is a more complex issue than it appears: it is true that most long term care needs are not covered by public financing. However, one may believe that the government should be increasing public financing, rather than shifting the burden to the private sector. Essentially, therefore, this website provides useful consumer information, but not all may agree with their stated public policy goal.</p>
Site:	National Association of Insurance Commissioners (NAIC)
Web Address	Various (as shown below)
Sponsor	Voluntary members are insurance commissioners from the 50 states

The NAIC's mission as stated on their website is shown below, and suggests a balanced approach between serving both public and industry interests. However, many have observed the actions of the majority of insurance commissioners to favor the interests of insurance companies over those of insurance buyers.

- Protect the public interest;
- Promote competitive markets;
- Facilitate the fair and equitable treatment of insurance consumers;
- Promote the reliability, solvency and financial solidity of insurance institutions; and
- Support and improve state regulation of insurance.

“Several bills have been introduced and considered in Congress to encourage the purchase of long-term care insurance through tax incentives. The NAIC continues to advocate that insurance policies eligible for the tax incentives meet minimum standards to ensure that consumers are adequately informed and their rights are protected.”

NAIC - Consumer Alerts

Web address: http://www.naic.org/pressroom/consumer_alerts/index.htm

Info available: LTC insurance fact sheet:

- What is long-term care insurance?
- Who needs long-term care insurance?
- How do you purchase long-term care insurance?
- Tax advantages
- Get more information
- Get Smart About Your Insurance Coverage (Claim Tips)

Mission

NAIC - LTC Working Group

Web address: http://www.naic.org/government_relations/health_policy/ltc_working_group.htm

The Long Term Care Working Group (LTCWG) has a charge from the Senior Issues (B) Task Force to study and evaluate evolving long-term care insurance product design, rating, suitability and other related factors, and review the existing Long-Term Care Model Act and Regulation to determine their flexibility to remain compatible with the evolving long-term care insurance marketplace. The working group is in the process of considering draft amendments to the model act and regulation.

Info Available:

- draft amendments to the model act
- draft amendments to the model regulation
- issues list relating to the long term care insurance models

NAIC - Consumer Information

Web address: http://www.naic.org/insprod/catalog_pub_consumer.htm#ltc_guide Can order free copy of *A Shopper's Guide to Long-Term Care Insurance*

Site: **New York State Insurance Department**
Web Address <http://www.ins.state.ny.us/Intmcare.htm#Intm6>
Sponsor New York State Insurance Department
Mission *As stated on website:* “The Insurance Department is responsible for supervising and regulating all insurance business in New York State. The Department’s mission is to: (1) Ensure the continued sound and prudent conduct of insurers’ financial operations; (2) Provide fair, timely and equitable fulfillment of insurer obligations; (3) Protect policyholders from financially impaired or insolvent insurers; (4) Eliminate fraud, other criminal abuse and unethical conduct in the industry; and (5) Foster growth of the insurance industry in the State.”
Info Available *Basics of Long Term Care.* Offers a very detailed discussion of all aspects of long term care insurance

Site: **New York State Office For Aging, Health Insurance Information, Counseling & Assistance Program (HIICAP)**
Web Address <http://hiicap.state.ny.us/index.htm> - <http://hiicap.state.ny.us/index.htm>
Sponsor New York State Office for the Aging

Mission

As stated on website: “The New York State Health Insurance Information, Counseling and Assistance Program (HIICAP) provides free, confidential, accurate and unbiased health insurance information, counseling and assistance. HIICAP educates and empowers Medicare beneficiaries and their families to choose and use their health insurance wisely and assists them when necessary. HIICAP helps in person or by telephone through a statewide system of trained peer counselors and staff in local offices for the aging.”

HIICAP Consortium: “The HIICAP Consortium is a private/public partnership of organizations that serve Medicare beneficiaries and their families. These organizations share the knowledge and expertise of their professional staff with HIICAP. The Consortium makes a significant contribution to the quality of HIICAP services and counselor training, provides technical assistance to program staff and supports consumer education. This cooperative effort is a key to HIICAP’s success.”

Well-written, exhaustive long term care insurance information, such as

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HIICAP - Long Term Care Insurance: Long Term Care and Your Taxes

Web address: <http://hiicap.state.ny.us/ltc/nys04.htm>

Info available: a detailed discussion of tax-qualified and non-tax-qualified policies, with methodology for comparing the advantages of each

HIICAP - Medi-\$ense: A New Yorker's Guide to Planning for Long Term Care

Info Available

Web address: <http://hiicap.state.ny.us/msense/ms2p0.htm>

Info available: a step-by-step introduction to long term care choices

HIICAP - Long Term Care Insurance NYS Partnership for Long Term Care

Web address: <http://hiicap.state.ny.us/ltc/nys05.htm>

Info available: "...a brief description of the New York State Partnership for Long Term Care — an approach to long term care insurance which can protect BOTH your assets AND your possible future eligibility for Medicaid." (This is discussed in greater detail on the UP website at [Long Term Care Basics](#))

Site: **State of California Department of Health Services, California Partnership for Long-Term Care**

Web Address <https://www.dhcs.ca.gov/services/ltc/Pages/CPLTC.aspx>

Sponsor State of California Department of Health Services

Mission *as stated on website:* "The mission of the California Partnership for Long-Term Care is to increase the number of middle-income Californians who have quality long-term care insurance that prevents or delays their dependence on Medi-Cal." "...to promote the development of quality and affordable long-term care insurance policies for modest and middle income Californians."

Info Available An explanation of the California Partnership for Long-Term Care, as well as other consumer information, such as: general long-term care information, policy costs, Medi-cal eligibility, articles on long-term care and caregiving, and a purchaser survey. Also offers links to other related state agencies and HICAP.

COMMERCIALY SPONSORED SITES

Site: **AgeNet**

Web Address **Agenet is now: www.aging.com**

Sponsor unknown, but provides the internet platform from which its clients sell their wares. Has a Madison, WI address and phone.

Mission The site advertises insurance vendors; however, some of their long term care insurance information appears fair and unbiased, explaining that purchasing long term care insurance is not the right decision for everyone. As stated on website: "AgeNet, Inc. operates a comprehensive, national eldercare network to meet the specific needs of the fast growing aging population and their adult caregiving children. This eldercare network brings together suppliers of eldercare products and services with businesses such as nursing homes, assisted living facilities, home health care providers, health systems, and organizations or companies with employee assistance programs."

Info Available Questions to Ask Before Buying Long Term Care Insurance; by Elderlawanswers.com (see website below).
Long Term Care Insurance: General Information

Site: **American Association for Long Term Care Insurance**

Web Address **<http://www.aaltci.org/>**

Sponsor AALTCI is a trade association of companies in the long term care insurance industry.

Mission Insurance sales

Info Available Almost all their information is framed to appear helpful to the consumer, but is clearly geared toward selling the product. They offer one useful page called “LTC Resources,” which lists a number of links to legitimate consumer-oriented organizations and agencies.

Site: **American Healthcare Association/National Center for Assisted Living**

Sponsor The American Health Care Association (AHCA) is a trade association/non-profit federation of affiliated state health organizations, together representing more than 10,000 non-profit and for-profit providers of long term care for more than 1.5 million elderly and disabled individuals nationally. The National Center for Assisted Living (NCAL) is a division of AHCA.

Mission The site starts with the bias that purchasing long term care insurance is a good decision – this makes sense, because long-term care providers benefit from users being insured. As *stated on website*: “The ultimate focus is on providing quality care to the nation’s frail, elderly and disabled, who are served by the long term care professionals who comprise AHCA’s membership.”

Web address: http://www.longtermcareliving.com/financial_information/howtopay2.htm

Info Available Paying for Long Term Care/Long Term Care InsuranceWeb address: http://www.longtermcareliving.com/financial_information/insurance1.htm
Financial Information: Understanding Long Term Care Insurance

Site: **America’s Health Insurance Plans (AHIP)**

Web Address www.ahip.org

Sponsor Trade association comprised of over 1,300 health insurers

Mission Selling insurance (sponsor is open and direct about whom they represent)

Info Available Several articles, including: *Long Term Care Insurance in 2002, an Employer's Guide to Long Term Care Insurance, Guide to Long Term Care Insurance, Long Term Care Success Stories* , and others. All provide useful information but are biased toward selling insurance to the consumer.

Site: **Buyer's Advocate**

Web Address <http://www.longtermcareinsurance.org/>

Sponsor Impossible to determine from website

Mission Sales, although tries to look like a non-profit consumer advocacy site. When you dig deep and read the fine print, you discover you are getting information from commissioned sales people. But this is hard to find; unlike most websites, there is no "About us" section. Just trustworthy-sounding names like *Long Term Care Insurance Advisory Council* and *Buyer's Advocate Outreach Decision Assistance Center*. Most sites operated by insurance vendors are more transparent than this one.

Site: **Long Term Care Financial Services**

Web Address <http://www.ltcfs.com/>

Sponsor A group of unidentified insurance companies

Mission Insurance sales

Most of the information is self-serving, but there are some useful links. They are:

- You can order free copy of “A Shopper’s Guide to Long-Term Care Insurance,” produced by the National Association of Insurance Commissioners (NAIC); (offered for a nominal fee of 65 cents at the NAIC website, http://www.naic.org/insprod/catalog_pub_consumer.htm#ltc_guide)
- “Concerns Your Family May Have” links you to Family Caregiver Alliance (a site for people caring for family members in need)

Site: **Mr. Long Term Care**

Web Address <http://www.mrltc.com/>

Sponsor Insurance vendors, but it’s impossible to tell which ones. It appears to be a service that presents and compares quotes for member insurance vendors.

Info Available mostly sales materials; one section, “LTC Learning Section,” provides basic information about long term care insurance, but even that is colored by their perspective. “Mr. Long Term Care,” Martin Bayne, is advertised as a hero to consumers, but is clearly an advocate for the industry.

Site: **UnitedSeniorsHealth.Org**

Web Address http://www.unitedseniorshealth.org/html/pubs_bookshelf.html

Sponsor Impossible to tell from website

Mission Advertising revenues

Info Available The “dot-org” name makes it sound like a consumer-oriented non-profit, but this is essentially a site full of links to vendors of one service or another. Not a useful site for consumer information.

OTHER SITES (private non-profit/legal services/media)

Site:	AARP
Web Address	<i>various as shown below</i>
Sponsor	American Association of Retired Persons (AARP)
Mission	As stated on website: "AARP is a nonprofit, nonpartisan membership organization for people age 50 and over. AARP is dedicated to enhancing quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service. AARP also provides a wide range of unique benefits, special products, and services for our members." various education materials, as described below, including links to other resources. While their materials have useful information, it should be noted that they sell long term care insurance through Metropolitan Life. Online Bulletin: Big Premium Hikes Jolt Owners of Long-Term Care Insurance, April 2004 Web address: http://www.aarp.org/bulletin/longterm/Articles/a2004-03-24-bigpremium.html Article: Choosing Your Long Term Care Insurance Policy Web address: http://www.aarp.org/financial-insurance/Articles/a2002-08-13-InsuranceLongTerm.htm l - http://www.aarp.org/financial-insurance Article: Long Term Care Insurance from Met Life Web address: https://aarpltc.metlife.com/aarp/ Article: Understanding Long Term Care Insurance Web address: http://www.aarp.org/financial-insurance/Articles/a2002-08-13-InsuranceLongTermCare.html Online Bulletin: States Offering Tax Incentives for Long-Term Care Insurance, 2002 Web address: http://www.aarp.org/bulletin/longterm/Articles/a2003-06-23-taxincentives-.html
Info Available	
Site:	California Health Advocates
Web Address	http://www.cahealthadvocates.org/facts/index.html
Sponsor	A nonprofit organization that promotes the work of the state-administered Health Insurance Counseling and Advocacy Program (HICAP) projects serving over four million Medicare beneficiaries of all ages throughout California.

Mission *As stated on website: "California Health Advocates (CHA), established in 1997, is a nonprofit 501c(3) organization dedicated to timely, accurate, and responsive education and advocacy efforts for California Medicare beneficiaries, their families, and the pre-retirement population."*

Info Available *As stated on website: "California Health Advocates (CHA), established in 1997, is a nonprofit 501c(3) organization dedicated to timely, accurate, and responsive education and advocacy efforts for California Medicare beneficiaries, their families, and the pre-retirement population."*

Site: **Consumer Reports**

Web Address <http://www.consumerreports.org>

Sponsor Consumers Union

Mission *As stated on website : "To work for a fair, just, and safe marketplace for all consumers and to empower consumers to protect themselves. To achieve this mission, we test, inform, and protect. To maintain our independence and impartiality, CU accepts no outside advertising, no free test samples, and has no agenda other than the interests of consumers."*

Info Available *Article: [Do You Need Long Term Care Insurance? November 2003](#). Analysis of the advisability of purchasing long term care insurance; explanation of the product; shopping guidelines.*

Site: **Elderlawanswers.com**
Web Address www.elderlawanswers.com
Sponsor Harry S. Margolis, founder and President. An Elder Law attorney since 1987, Mr. Margolis is also the founder and managing attorney of Margolis & Associates, a law firm specializing in elder law based in Boston, Massachusetts.
Mission Essentially, this is a marketing vehicle for member attorneys. As stated on website : to supports seniors, their families and their attorneys in achieving their goals by providing legal information related to seniors' issues (not legal advice); a network of elder law attorneys; and online practice tools for elder law attorneys.
Info Available *Long Term Care Insurance* (December 2003); *Questions to Ask Before Buying Long-Term Care Insurance; How Much Long-Term Care Insurance Coverage Is Enough?* (December 2002). All three of these articles start from the bias that purchasing long term care insurance is a good choice. There is no mention of criteria for making the yes/no decision.

Site: **ElderWeb**
Web Address <http://www.elderweb.com/default.php?PageID=2988>
Sponsor Karen Stevenson. "Karen has spent nearly 20 years in the long term care industry, including eight years of experience in accounting and consulting to the industry and nine years as the CFO of a regional chain of nursing homes and retirement communities. Karen is also the author of Guide to Long Term Care Financial Management She was one of the original members of the AICPA Eldercare Services Task Force of the American Institute of Certified Public Accountants, where she worked with accountants from several countries to develop the framework for CPA eldercare services."

Mission Not clear, but would seem to be to market the sponsor's consulting services. The following statement on the website offers some credibility: "For most of the 10 years of its existence, ElderWeb has been entirely self-funded. No advertising, sponsorship, commissions, or other reimbursement has been collected from any of the companies or people listed, mentioned, or linked to by this site. The only other revenue at this time is from Google advertising."

Info Available *Long Term Care Insurance Premium Hikes Reported*; discussion of April 2004 story in the AARP Bulletin regarding recent steep premium hikes and their reasons.

Site: **San Francisco Chronicle**

Web Address <http://sfgate.com/cgi-bin/article.cgi?file=/chronicle/archive/2004/06/13/BUGL574S4G1.DTL>

Sponsor San Francisco Chronicle, daily newspaper

Mission Independent media

Info Available Article: *Battle over long-term care policy, June 13, 2004*. Discusses the details of the Harold Carrington lawsuit.

Site: **SVA**

Web Address <http://www.sva.com/corporate/publications.asp>

Sponsor Suby, Von Haden & Associates S.C., a midwest-based certified public accounting firm, has been providing accounting, tax, financial and business consulting services since 1974.

Mission To advertise the firm's services as long term care decision-making consultants. The site does not reveal a bias for or against buying long term care insurance.

Info Available Offers two articles on related subjects:

- Critical Care Insurance: Is It Right For You?
- Long Term Care Insurance: Are You Covered?

Site: **Consumer Law Page**
Web Address <http://consumerlawpage.com/article/insure.shtml#determine>
Sponsor Alexander, Hawes & Audet, LLP, specialists in personal injury, negligence, toxic chemicals, and corporate and insurance fraud.
Mission Self-promotion; however, this is one of the only websites offering information about the potential for fraud and misleading information in the long term care insurance industry.
Info Available Avoiding Fraud When Buying Long-Term Care Insurance: A Guide For Consumers And Their Families

Site: **Texas Elder Law Blawg**
Web Address <http://www.elderlawblawg.com/links.asp?id=1032>
Sponsor Barber Law Firm of Houston, Texas
Mission ELB's purpose is to provide a dynamic forum for Elder Law attorneys and other professionals who are involved in serving the elderly to share their expertise, experience and current topical information.
Serves as a web portal and knowledge repository to federal, state and local web information, resources and services related to Elder Law and is provided as a public service by the Barber Law Firm (www.TexasAttorney.net) in Houston, Texas.
Info Available links to a number of websites, an article about the Carrington Case; link to pending federal and Texas state legislation.

Site: **University of Washington Human Resources/Long Term Care Resources**
Web Address <http://www.washington.edu/admin/hr/benefits/ltc.resources.html#insure>
Sponsor University of Washington Human Resources

Mission	To educate employees of the University of Washington about long term care insurance; however, the information is available on-line to anyone.
Info Available	Digestible, easy-to-read basic information about long term care and long term care insurance, presented in an unbiased way. Also provides links to other useful sources.