

The Kansas Partnership for Long-Term Care



Preserve Your Independence & Secure Lifetime Asset Protection



What is long-term care?

Long-term care is different from the rest of your health care, and it is not typically covered under health insurance policies, HMO plans, Medicare or Medicare supplemental policies. Long-term care is



Long-term care coverage will help you live your life with dignity and independence.

personal care which ranges from simple assistance with activities in your own home or a residential care facility to highly skilled care in a nursing facility.

Most people would rather not think about the possibility of needing long-term care. But as we get older, and because we are living longer, the likelihood that we will need some kind of assistance is very real.

What is long-term care insurance?

LTC insurance is designed to pay some or all of the costs of assisted care when you can no longer take care of your needs on your own. Policy options may include care in a nursing home, an assisted living facility, an adult day care or even in your own home.

What is Medicaid?

Medicaid pays medical services for people with limited income and resources. Covered services include long-term care in nursing homes or assisted living. To qualify for Medicaid, a person must spend down their assets. Without a Partnership plan, a person would have to spend down all but \$2,000 of their assets before applying for Medicaid.

What is the Long-Term Care Partnership?

The Long-Term Care Partnership program is a public/private cooperative program that allows states to be designated as Partnership states under the Deficit Reduction Act of 2005. Insurance policies must meet the state and federal Partnership requirements.

People who purchase qualifying long-term care policies may qualify for Medicaid early, before spending down all of their assets.

The Long-Term Care Partnership program provides dollar-for-dollar asset protection. Each dollar that your Partnership policy pays out in benefits entitles you to keep a dollar of your assets if you ever need to apply for Medicaid services.

Why consider a policy?

For most people, the benefits of their private Partnership insurance policy will provide all the care they will ever need. But, because of this unique asset protection feature, you won't have to impoverish yourself if you run out of insurance benefits and still need care. Protected assets are not considered in determining Medicaid eligibility and estate recovery.



Nursing home care in Kansas averages about \$140 a day, or more than \$51,000 a year in 2007.

What does a Partnership policy cost?

Each insurance company offering Partnership policies has its own premium rates. However, the younger you are when you purchase coverage, the lower your annual premium will be. That is a good reason to buy now rather than waiting.

Partnership long-term care insurance policies are only marketed by licensed insurance professionals who have completed training required by the state of Kansas.

How can I find out more about the Long-Term Care Partnership?

- ◆ **Ask your insurance agent, financial adviser or attorney.**
- ◆ **Call the in-state, toll-free number for basic questions about Long-Term Care Partnership policies:**
 - Kansas Insurance Department
800-432-2484
 - Kansas Department on Aging:
800-432-3535
- ◆ **Visit our Web site:**
www.ksinsurance.org/ltc

To find out more about how to apply for Medicaid, call your local Department of Social and Rehabilitation Services (SRS) office, call 888-369-4777 toll free, or visit the Kansas SRS Web site:
www.srskansas.org



An option for Kansans who want to stay in control of their assets and their care choices

Kansas Health Policy Authority

Marci Nielsen, Executive Director
Landon State Office Building
900 S.W. Jackson Ave., Room 900N
Topeka, KS 66612
785-296-3981
www.khpa.ks.gov



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance
420 S.W. 9th Street
Topeka, KS 66612
785-296-3071
www.ksinsurance.org



Kansas Department on Aging

Secretary Kathy Greenlee
New England Building
503 S. Kansas Ave.
Topeka, KS 66603
785-296-4986
www.agingkansas.org



Kansas Department of Social and Rehabilitation Services

Secretary Don Jordan
Docking State Office Building
915 S.W. Harrison, 6th floor
Topeka, KS 66612
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www.srskansas.org

