



LONG TERM CARE COMMUNITY COALITION
242 WEST 30TH STREET, SUITE 306, NEW YORK, NY 10001



Working to improve long term care through research, education & advocacy

LONG TERM CARE (LTC) E- NEWSLETTER - - Volume 7, Number 5: June 2009

Welcome to the [LTC E-NEWSLETTER](#), a monthly electronic newsletter of the [Long Term Care Community Coalition](#).

Note to Readers: The format of the LTC E-Newsletter has changed. To go directly to an article, click on its title in the Table of Contents. Once you are at the article, click on any underlined text for a link to more information or to send a message in “Spotlight on Advocacy.”

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[RESULTS OF 1ST MAJOR NATIONAL SURVEY OF NURSE AIDES RELEASED](#)

The April issue of *The Gerontologist* reports the results of the first major nationwide survey of nursing home certified nurse aides (CNAs). CNAs provide the vast majority (about 90%) of care to nursing home residents. Understanding and improving conditions for CNAs is crucial since this could have a direct impact on staffing shortages that exist in many areas of the country, high staff turnover rates, and other worker-related issues.

The survey included a nationally representative sample of over 3,000 nurse aides who were interviewed by phone between 2004 and 2005. Some of the more significant results include:

One in three CNAs received some kind of means-tested public assistance. More than half of CNAs incurred at least 1 work-related injury within the past year and almost one quarter were unable to work for at least 1 day due to the injury. Forty-two percent of uninsured CNAs cite not participating in their employer-sponsored insurance plan because they could not afford the plan. Years of experience do not translate into higher wages; CNAs with 10 or more years of

experience averaged just \$2/hr more than aides who started working in the field less than 1 year ago.

[<http://gerontologist.oxfordjournals.org/cgi/content/abstract/49/2/185>]

U.S. SENATOR VOWS TO ADDRESS OVERSIGHT OF LONG TERM CARE INSURANCE

According to an article on Bloomberg.com, Senator Herb Kohl, chair of the U.S. Senate's Special Committee on Aging, is going to seek regulation of long term care insurance. "We need to boost consumer protections and ensure the solvency of these products in the long run, and even then long-term care insurance may not be right for everyone," said Kohl. "Long-term care insurance should not be considered as a cure-all."

Although premiums for long term care insurance tend to be expensive, especially for older purchasers, there are many questions as to the solvency of the industry and the enduring viability of long term care insurance as a means for people to protect themselves as they get older. In the past, LTCCC and other consumer advocates have expressed concern that insurance plans tend to be costly and provide variable benefits that may not necessarily meet the future needs and desires of the individual. According to Consumer Reports:

It can be expensive, especially because you might be paying for it for decades before you use it—if you use it at all. And it often provides only limited benefits with many restrictions and conditions that might leave much of your cost unreimbursed. Some insurers have hiked premiums by double digits, forcing policyholders to drop their coverage and lose part or all of the money they had paid. Deciding whether or not you should purchase a policy, therefore, should take into account these factors as well as your estate-planning goals.

In general, the financial planners we talked with say that if you have a net worth below \$200,000 to \$300,000 (not including your home and depending on the cost of care in your region), an LTC policy won't be an affordable option and you will probably rely on government programs should you need long-term care. If you have assets of about \$2 million or more, you should be able to pay for care yourself. If you fall in between, you're a more likely candidate for an LTC policy.

[<http://aging.senate.gov/>; www.bloomberg.com; www.consumerreports.org]

SPOTLIGHT ON ADVOCACY: SEND A MESSAGE IN SUPPORT OF CONSUMER PRIORITIES AS NY STATE RESTRUCTURES LONG TERM CARE

New York State, like many other states across the country, is moving forward with plans to restructure long term care. It is crucial that citizens speak out and let their political leaders

know that this issue is important to them, and that restructuring must be carried out in a way that puts consumers' needs and desires first and that supports good working conditions and training for caregivers.

The providers are lobbying to make sure that their interests and profits are protected. Please add your voice to make sure that the needs of consumers and workers are heard!

[PLEASE SPEAK OUT NOW](#). Send a message to NY State officials by going to LTCCC's Citizen Action Center (go to www.ltccc.org and click on the Citizen Action Center on the right hand side). For a copy of LTCCC's new report, [Long Term Care Restructuring in New York State: A Consumer Perspective](#), [click here](#) or go to www.ltccc.org/key/AccessToLongTermCare.shtml.

WE'RE ON THE WEB!

www.ltccc.org: Our main website, with access to all of our issues, policy briefs and research.

www.assisted-living411.org: For information on assisted living, including consumer issues and policies.

www.nursinghome411.org: For information on developments in nursing home care, regulation and policy issues.

LTCCC LINKS OF INTEREST:

[View the latest enforcement actions against nursing homes in New York State](#)

[Read the latest edition of LTCCC's Newsletter](#)

[Click Here To Make A Donation On-Line](#) or send a tax-deductible donation to LTCCC, 242 West 30TH Street, Suite 306, NY, NY 10001.

If the above links do not work (or if you are reading a printout of this newsletter) you can find these documents on our homepage, www.ltccc.org.

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