



LONG TERM CARE COMMUNITY COALITION
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Working to improve long term care through research, education & advocacy

LONG TERM CARE (LTC) E- NEWSLETTER – November 2010: Volume 8, Number 9

Welcome to the [LTC E-NEWSLETTER](#), a monthly electronic newsletter of the [Long Term Care Community Coalition](#). Note to Readers: To go directly to an article, click on its page number 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.”

[Please support LTCCC’s work to protect the frail elderly and disabled who rely on long term care. Click here to donate \\$5 \(or whatever you care to give\).](#)

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[LTCCC Releases Report on National Project to Improve States’ Use of Nursing Home Penalties](#)

The Long Term Care Community Coalition worked with consumers and long term care ombudsmen in four states to help them participate in the awarding of CMP funds in their states. The specific goals of the project were to increase consumer involvement and public transparency in handling of CMP expenditures for nursing home projects in the four states and to change state funding practices in these four states towards increasing the funding of projects tailored to benefit residents that will have a significant and, if possible, lasting benefit for nursing home residents.

Using strategies developed in New York State, LTCCC gave technical advice to these stakeholders as they developed their own goals and activities to meet these objectives. We expect that the experiences of these four states will be helpful to consumers and ombudsmen in other states who are interested in participating in the awarding of grants from CMP funds.

[Download Report PDF](#)

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[Download the Oct 28, 2010 Press Release DOC](#)

[www.nursinghome411.org/?articleid=10032]

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Your holiday shopping can help provide much-needed funding for LTCCC. When you shop at more than 700 online merchants, a portion of what you spend can be returned to LTCCC to support our work -- at no extra cost to you. Just click on this box to check it out or start shopping!

Study Assesses Value of LTC Insurance for Claimants & Implications for LTC Financing

A study presented in the October 2010 issue of *The Gerontologist* sought to “to obtain a profile of individuals with private long-term care (LTC) insurance as they begin using paid LTC services and track their patterns of service use, satisfaction with services and insurance, claims denial rates, and transitions over a 28-month period.” The results indicate that:

About 96% of those filing claims were approved for payment. At baseline, 37% received home care, 23% assisted living care, 14% were in a nursing home, and 26% had not yet begun using paid care. Few claimants reported that their policies restricted their choice of providers and most care costs were covered. The average number of care transitions was 1, typically occurring within 4 month of baseline. The less impaired and those in home care settings were most likely to transition between service settings. **Implications:** Having private LTC coverage enabled claimants to exercise their preference for alternatives to nursing home care.

[All quotes taken from article abstract. Abstract and full article available at <http://gerontologist.oxfordjournals.org/content/50/5/613.abstract> (Note: Access to full article requires subscription or purchase.)]

The findings from this study could be valuable to both individuals and policymakers considering long term care financing issues. It is important to note that, while *The Gerontologist* is a well-respected journal, the lead author is from a company called Lifeplans, an insurance industry service company. According to Consumer Reports, “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.”

[\[http://www.consumerreports.org/cro/money/insurance/long-term-care-insurance/overview/long-term-care-insurance-ov.htm\]](http://www.consumerreports.org/cro/money/insurance/long-term-care-insurance/overview/long-term-care-insurance-ov.htm)

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 quarterly newsletter, *The Monitor*.
- Long term care information booklet in [Chinese](#) and [English](#) for Chinese consumers: *What You Need to Know about Long Term Care*.
- LTCCC study: *Government Monitoring & Oversight of Nursing Home Care* in [Word 2007](#) or [PDF](#).

If you are able to, PLEASE Support our work to protect ! [Click Here To Make A Tax-Deductible Donation On-Line](#) or send a check to LTCCC, 242 West 30TH Street, Suite 306, NY, NY 10001.

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