

Looking at Long-Term

Long-Term Care Insurance Information for Dutchess County

NYConnects.org Easy Access to Information

New York State has embarked on a project committed to helping New Yorkers easily access information about long term care at a local level. The NYS Office for the Aging (NYSOFA) and Department of Health (DOH) are working together to create an accessible long term care system. Together they are striving to support the consumer's choice while providing affordable services that meet the needs of each individual. This new system will begin with a "Point of Entry" (POE) in every County of the State. This will provide consumers and their family members easy access to information and options. This system will also assist those who already receive services through private payment, New York State Office for the Aging programs or Medicaid.

The local Point of Entry for Dutchess County is Dutchess County Office for Aging/CASA, with offices in Poughkeepsie and Beacon. This system will help bring information and services related to long term care to citizens located



Options and answers about long term care at the local level 845-486-2555.

throughout the county. For more information, call D.C. Office for the Aging **845-486-2555**.

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Look inside for :

- *Schedule of upcoming educational long term care insurance seminars throughout Dutchess County.*
- *List of LTCi resources.*
- *The rising cost of nursing homes.*
- *Information about Adult Day Care.*
- *Long-term care at home.*
- *Why people are choosing to purchase long term care insurance.*

The NYS Partnership for Long Term Care does not endorse any particular insurance company.

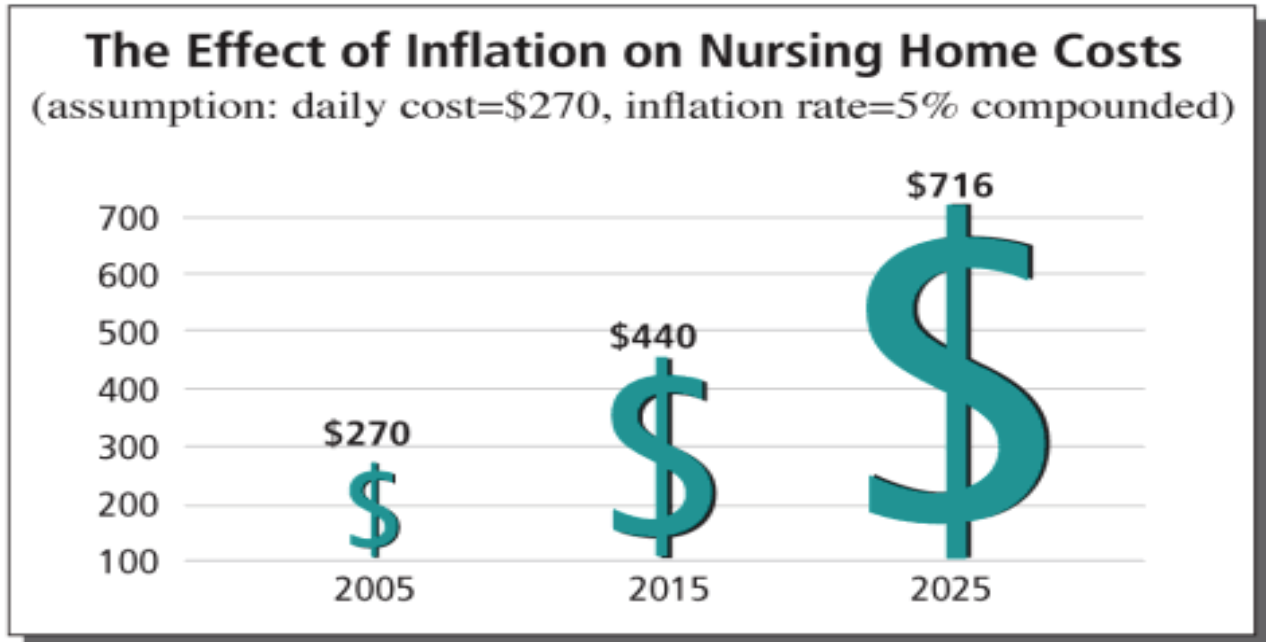
New York State Partnership for Long Term Care

The New York State Partnership for Long Term Care wants to help people prepare financially for possible nursing home care, home care or other long term care services. The program combines private long term care insurance with Medicaid as specified under the policy.

The Partnership allows New Yorkers to protect their assets while remaining eligible for Medicaid Extended Coverage, if their long term care needs exceed the period covered by their private Partnership insurance policy. Visit www.nyspltc.org for more information.



Planning ahead can help insure you have the retirement you want.



Rising Nursing Home Costs

The cost of nursing home care in the United States at this time ranges from \$50,000 to over \$100,000 per year. In New York State, the average nursing home cost is over \$90,000 annually. If the current growth rate in nursing home costs continues, nursing home costs will more than double in 15 years.

While short-term rehabilitative care is sometimes covered by Medicare and other traditional insurances, long-term care is NOT covered.

An estimated 60% of all individuals will need long term care at some point during their lifetime.

There is a small percentage of U.S. citizens who are able to afford long-term care through their income and personal savings. Many people expect to rely on Medicaid, but it is only available after spending down income and personal assets. For those people interested in protecting their assets for the future, long-term care insurance is an excellent option. Long-term care insurance can help defray the cost of care in a variety of settings.

Why do I need Long-Term Care Insurance?

Older adults used to do very little long-term care planning because family members were usually available to provide care. Society has changed, including smaller families, adult children moving away from their home town, more women working, and increased longevity. These and other factors make it less likely that a family member will be available to be



Keep you future bright— plan ahead financially and for long term care.

a caregiver as more people than ever reach their “golden years” and need long-term care. Now, more than ever, adults need to plan for their financial future and the potential need for long-term care. Dutchess County Office for Aging offers informative seminars about the benefits of long term care insurance. For more information call 845-486-2555.

Upcoming Seminars about Long-Term Care Insurance

Long-Term Care Insurance

Unbiased Informative Seminars
—No sales pitch!

Thursday March 8, 7-9 p.m.
E. Fishkill Library
Route 376, Hopewell Junction

Monday, April 16, 6-8 p.m.
Arlington Branch Library
504 Haight Ave., Poughkeepsie

Wednesday, May 16, 10-12 noon
Galleria Community Room
Poughkeepsie, NY

Thursday, June 7, 6-8 p.m.
Grinnell Library,
Wappingers Falls

Space is limited! Call D.C. OFA to reserve your spot or for more information:
845-486-2555

Something more...

Long Term Care Insurance PLUS Financial Planning for a Long Life

Thursday, March 22, 6-9 p.m.
Cornell Cooperate Extension
Route 44, Millbrook, NY

Space is limited, please RSVP:
845-486-2555

New York State does not endorse or recommend any specific insurance product or insurer; this program is solely intended to educate consumers about their choices.



Overwhelmed by information ?
Come to a seminar and get some of the answers you are looking for!

Adult Day Care

Adult Day Care provides an alternative daytime care environment for people receiving long-term care in the home. It is often a welcome relief for caregivers as well as care-recipients. There are three types of adult day care: 1) **social care** which provides social activities, meals, recreation, and some health-related services, 2) **health care** which offers more intensive health, therapeutic, and social services for individuals with more severe medical, and

You can choose a long-term care insurance policy that will help pay for adult day care.

3) **Alzheimer's specific adult day care** which provides social and health services only to persons with Alzheimer's or related dementia.

Medicare does not cover day care costs, but Medicaid can pay all the costs in a licensed day care center with a medical model or an Alzheimer's environment if the senior qualifies financially. Long-term care insurance may also pay for adult day services, depending upon the policy. Be specific with your insurance agent if adult day care is an option you want covered by your LTCi policy.

LTCI Resources in the Area and on the Web

D.C. Office for the Aging/CASA
845-486-2555

Cornell Cooperative Extension
845-677-8223

Adriance Memorial Library
845-485-3445

Millbrook Library 845-677-3611

NYS Department of Insurance
<http://www.ins.state.ny.us/>

Long Term Care Insurance Help Line



www.planaheadny.com

HIICAP Web Site
hiicap.state.ny.us/ltc/

NYS LTC Partnership Website
www.nyspltc.org



Note: The information provided by the Long Term Care Education and Outreach Program is intended for the sole purpose of educating consumers in regard to the choices available for financing their future long term care needs. Particular emphasis is placed on understanding long term care insurance. Nothing herein is intended nor should it be construed as an endorsement by the State of New York of any specific insurance product or insurer.

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William R. Steinhaus
County Executive

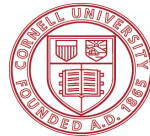
John A. Beale
Director

Dutchess County Office for the Aging

(845) 486-2555 or toll free at (866) 486-2555
www.dutchessny.gov/countygov/departments/aging/agindex.htm

And

Cornell University



Cooperative Extension
Dutchess County
845-677-8223

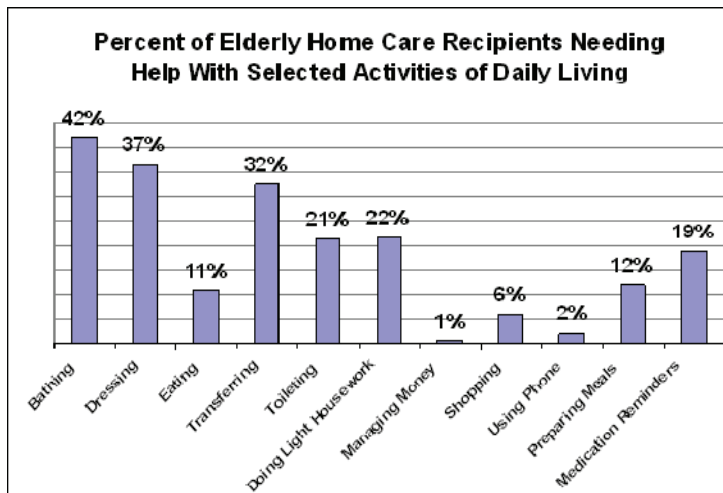
Long-Term Care Provided in the Home

Most people would prefer to receive long-term care in their own home and it is the most common form of long-term care in this country. It is estimated that over 70% of all long term care is provided in the home environment typically by a spouse or a child for no compensation.

It can be a challenge to family caregivers dealing with cleaning or bathing their parents or handling errant behavior from dementia or depression. Some caregivers bring in paid providers to help with lifting, walking, bathing, incontinence, toileting, dressing and supervision. Some family mem-

bers who do not live close by or who are employed full-time choose to be the coordinators of care and offer limited, personal, hands-on care. These people may

hire a care manager to act on their behalf. Paying for home care can get very expensive, with rates ranging from \$20 to over \$100 an hour depending on the skill level and services needed. Many long-term care insurance policies will help defray the cost of home care. If home care is an important option for you, make sure it is part of your policy.



Source: 2005 Statistical Abstract Of The United States, Health And Nutrition