

# ***Looking at Long-Term Long-Term Care Insurance Information for Dutchess County***

A Publication of the Dutchess County Office for the Aging

2007

## **Long-Term Care Insurance Resource Center**

Office for the Aging is teaming up with Cornell Cooperative Extension and The New York State Partnership for Long-Term Care to establish a **Long-Term Care Insurance Resource Center** designed to provide consumers with unbiased information about long-term care insurance. The **Long-Term Care Insurance Resource Center** will help you understand terminology, concepts and the benefits of long-term care insurance.

More than 2 out of 5 Americans who are 65 years of age and older face going into a nursing home at some point in their remaining lifetimes. Long-term care insurance can help you protect the life style of your spouse and/or family and protect some or all of your assets for your heirs. Some of the goals of Long Term Care insurance are to:

- Protect your family from the catastrophic costs of long-term care;
- Remain in control of your assets;
- Preserve your own independence and dignity.

No major life decision should be made without a full understanding of the benefits, costs, and consequences from a variety of perspectives. For unbiased information on long-term care insurance or for help deciding whether long-term care insurance makes sound financial sense for you, please contact the **Long-Term Care Insurance Resource Center: 845-486-2555.**



**Planning ahead for  
long term care is a gift  
to the whole family.**

**Call the Dutchess County Office  
for the Aging about Long-Term  
Care Insurance Informational  
seminars being offered throughout  
the county—No sales pitch!  
845-486-2555**

### **Did you know...**

- *A Dutchess County Nursing home can cost as much as \$9,000 a month or more!*
- *Nearly half of people over the age of 65 need long term care at some point.*
- *Planning ahead with Long-Term Care insurance can help protect you from the high cost of long term care.*

## **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 some or all of their assets (depending on the insurance plan purchased), if their long term care needs extend beyond the period covered by their private Partnership insurance policy. Visit [www.nyspltc.org](http://www.nyspltc.org) for more information.

## **NY Connects:** **Choices for Long Term Care** **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 throughout the county. For more information, call D.C. Office for the Aging **845-486-2555**.

Note: The information provided herein is intended solely for purposes of educating the consumer in regard to their choices for financing their long term care needs, with particular emphasis on the role of 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 of any insurer.

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### **Dutchess County Office for the Aging**

and

**Cornell University  
Cooperative Extension  
Dutchess County**  
(845) 677-8223

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## **LTCI Resources in the Area and on the Web**

**D.C. Office for the Aging/CASA**  
845-486-2555  
[www.dutchessny.gov](http://www.dutchessny.gov)

**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**  
1-866-950-PLAN (7526)  
[www.planaheadny.com](http://www.planaheadny.com)

**HIICAP Web Site**  
[hiicap.state.ny.us/ltc/](http://hiicap.state.ny.us/ltc/)

**NYS LTC Partnership Website**  
[www.nyspltc.org](http://www.nyspltc.org)



## **Dutchess County Office for the Aging**

27 High Street - Poughkeepsie, NY 12601

For more information about the **Dutchess County Office for the Aging** visit us online at [www.dutchessny.gov](http://www.dutchessny.gov) or call **(845) 486-2555**

**Dutchess  
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