



STRATEGIES
FOR PUBLIC
AND PRIVATE
LONG-TERM
CARE
INSURANCE

Sharing THE Burden

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Sharing The Burden Strategies For Public And Private Long Term Care Insurance

**Steven B. Clauser, Joshua
Wiener, David L. Kennell**



Sharing The Burden Strategies For Public And Private Long Term Care Insurance:

Sharing the Burden Joshua M. Wiener, Laurel Hixon Illston, Raymond J. Hanley, 1994 The United states is engaged in a critically important and contentious debate on how to overhaul the health care system The Clinton administration s call for major health care reform has brought national attention to solving the dual problems of uncontrolled cost increases and the lack of adequate health insurance Although this debate focuses primarily on acute care it is also about long term care and about how to restructure the way that care is financed Today the families of Americans suffering from chronic conditions that require long term care either at home or in nursing homes often face financial catastrophe With the ever increasing elderly population the need to address long term care financing is more crucial than ever *Sharing the Burden* examines a wide range of financing approaches to reforming long term care and the impacts each would have over the next twenty five years It tackles the central issue in the long term care debate the relative roles of the public and private sectors The authors urge that private insurance be encouraged and predict that it will grow Nevertheless private insurance will probably play a modest role in financing nursing home and at home care For this reason careful attention must also be given to reforming public programs They recommend a strategy that includes expanded social insurance covering more at home care and limited nursing home care liberalized eligibility requirements for medicaid so that complete impoverishment is not required before benefits are given and an enhanced role for private insurance to provide asset protection to the upper middle income and wealthy elderly Using their original computer simulation model the authors examine the costs of various public and private initiatives and who would pay for them They conclude that the best strategy for reforming long term care is a mix of public and private initiatives and within the public sector a combination of social insurance and medicaid changes This book underscores the urgent need to restructure the American health care system and provides essential information for everyone concerned about its future BOOK JACKET Title Summary field provided by Blackwell North America Inc All Rights Reserved

Sharing the Burden Joshua M. Wiener, Laurel Hixon Illston, Raymond J. Hanley, 2010-12-01 The United States is engaged in a critically important and contentious debate on how to overhaul the way it delivers and pays for long term care Most families that are confronted with caring for a disabled elderly relative are often guaranteed financial catastrophe The authors of this book examine a wide range of financing approaches to reforming long term care and the impacts they would have over the next twenty five years The central issues in the debate about reforming long term care concerns the relative roles of the public and private sectors The authors urge that private insurance be encouraged and predict it will grow Nevertheless they conclude private insurance will probably play only a modest role in financing nursing home and at home care For that reason careful attention must also be given to reforming public programs They recommend a strategy that includes expanded social insurance covering more at home care and some limited nursing home coverage the liberalization of Medicaid eligibility requirements so that complete impoverishment is not required before benefits are given and an enhanced role for private

insurance to provide asset protection to the upper middle income and wealthy elderly The authors examine the cost of public and private initiatives and who would pay for them Their answers emerge from a large computer simulation model that the authors developed This book is accessible to non specialists and is essential reading for anyone interested in the future of American health care

Equity Choices and Long-Term Care Policies in Europe August Oesterle, 2017-07-05 This title was first published in 2001 An interdisciplinary investigation of key issues surrounding equity in long term care Examining equity choices in both finance and provision the author applies an original framework for systematic comparative analysis to the long term care policies within European welfare states

Easing the Family Caregiver Burden, Programs Around the Nation United States. Congress. Senate. Special Committee on Aging, 1999

Long-term Care Insurance as an Employment Benefit United States. Congress. House. Committee on Government Reform and Oversight. Subcommittee on Civil Service, 1998

The LSE Companion to Health Policy Alistair McGuire, Joan Costa-i-Font, 2012-01-01 The LSE Companion to Health Policy covers a wide range of conceptual and practical issues from a number of different perspectives introducing the reader to and summarising the vast literature that analyses the complexities of health policy the Companion also assesses the current state of the art Health policy is a wide ranging subject covering many academic disciplines but what most studies in health policy have in common is an interest in applying theory to improve practice This Companion brings academic rigour to bear evidence on a range of central areas within health policy It covers key issues on the quality access and inequalities in health and health care supply and health markets insurance and expenditures pharmaceuticals and new technologies and aging and long term care This unique Companion on health policy contains the most important features for health system reform at a time of funding constraints and will therefore hold great appeal for policy analysts and makers students academics and management professionals

Paying for Long-term Care Edward Richards, 1996 Projects future patterns of demand and supply and costs a range of options for funding long term care

Key Policy Issues in Long-term Care Jenny Brodsky, Jack Habib, Miriam Hirschfeld, 2003 Key policy issues in long term care LTC are complex and the numbers of persons needing such care continue to increase This volume addresses these issues the role of and support to the family integration with health and social systems case management and strategies for designing LTC systems

From Nursing Homes to Home Care Marie E Cowart, Jill Quadagno, 2013-11-26 Older people who would prefer to stay in their homes and states whose funds are being depleted by the rising costs of Medicaid payments to nursing homes find the current system of long term care unsatisfactory From Nursing Homes to Home Care arms educators policymakers public health professionals gerontologists and advocacy groups with the information they need to participate knowledgeably in the debate about aging and long term care needs The book shows readers where things are where they are going and where they need to be in changing the system of long term care From Nursing Homes to Home Care evaluates future needs for long term care by analyzing on going systems and assessing key features of proposed long term programs in the context of population aging

Readers gain a thoughtful analysis of the complex dimensions of making future long term care policy and program decisions as they read about patterns of demographic aging disability and health needs intersections of formal and informal care including intergenerational equity issues long term care services needs and accessibility planning for funding quality assurance and range of services implications of shifts from the current system to a system of home and community based services Chapters in *From Nursing Homes to Home Care* express the collective thinking of leaders in long term care policy and research Contributors address implications for changing the current system in relation to the emerging needs of the aging population and use this as a basis for examining alternative decisions Information in the book helps readers determine how to best blend formal and informal services how to assure quality of care and quality of life in long term care policy how to finance devised programs which health needs to address and whether to use regulatory or competitive approaches Professionals educators and students and policymakers at all levels learn about factors to consider in policy planning and decision making including features of aging baby boomers trends in the growth of the aged population newly emerging trends in morbidity disability and mortality and their effect on the demand for long term care in the short and long term access issues from the perspective of the historical evolution of publicly funded long term care services the distribution of formal and informal systems of care utilization patterns of the minority and poor how to pay for care how to design an appropriate mix of services how to maintain quality with efficiency and how to mesh services with social and family values *From Nursing Homes to Home Care* is an invaluable resource in evaluating and advocating policy changes and decisions for an improved long term care system

The US Nursing Home Industry Robert A Giacalone, 2015-04-08 An in depth analysis of the nursing home industry in America its past present and future It focuses on the business aspects of the industry and provides a detailed examination of the main issues concerning all nursing homes trends in health care expenditures the legislative history of the industry growing demand for care and how to measure it the present structure of the industry funding and financing concerns government regulation inter industry competition and opportunities for growth global comparisons and public policy considerations

Making Markets in the Welfare State Jane R. Gingrich, 2011-06-23 Over the past three decades market reforms have transformed public services such as education health and care of the elderly Whereas previous studies present markets as having similar and largely non political effects this book shows that political parties structure markets in diverse ways to achieve distinct political aims Left wing attempts to sustain the legitimacy of the welfare state are compared with right wing wishes to limit the state and empower the private sector Examining a broad range of countries time periods and policy areas Jane R Gingrich helps readers make sense of the complexity of market reforms in the industrialized world The use of innovative multi case studies and in depth interviews with senior European policymakers enriches the debate and brings clarity to this multifaceted topic Scholars and students working on the policymaking process in this central area will be interested in this new conceptualization of market reform

Healthy

People 2010 United States. Office of Disease Prevention and Health Promotion, Presents Healthy People 2010 an initiative of the Office of Disease Prevention and Health Promotion of the Healthy People, 2010 Donna E. Shalala, 2000-07 Outlines a comprehensive nationwide health promotion Tracking Healthy People 2010 **Healthy People 2010, Volume 1, November 2000**, 2001 *Medicare* Marilyn Moon, 2006 For some Medicare is a model of what national health insurance could be in the United States Despite its low administrative costs and significant contributions to the well being of America's oldest and most disabled citizens some critics assail the program as being out of sync with the needs of many senior citizens while others often refer to it as unsustainable because of its high costs Physicians and hospital administrators endlessly criticize and debate Medicare but rely upon it for a substantial share of their revenues In *Medicare A Policy Primer* Marilyn Moon explains what Medicare is how it works and where it's headed She examines the problems facing the program and which reform options hold the most promise She also examines the history of Medicare and how the program works in the broader context of health care the federal government and the economy It is a clear introduction to one of the most critical debates in health policy and an important volume for anyone interested in the future of Medicare **Residential versus Community Care** Raymond Jack, 2016-01-06 The role of residential care in welfare provision has been debated for many years Recent emphasis on care in the community has led to closure of hospitals and residential homes on a massive scale Drawing together contributions from some key names in the field this provocative and stimulating book questions the reasons for the rejection of this form of care and offers a reassessment of its role in community care for the twenty first century

Living Longer Peter Lloyd-Sherlock, 2013-07-18 Accelerated population ageing long a significant issue for developed countries is now becoming important in the developing world too Population ageing is one of the great achievements of the past century although it brings its own social economic political and cultural challenges The quality of life of older people is strongly conditioned by their capacity to manage opportunities and risks Social protection both formal and informal can be critical This book examines the links between well being and development drawing on examples from low middle and high income countries It examines ageing in a number of very different development contexts Argentina Brazil China Ghana Japan Mexico Thailand Ukraine UK and USA It highlights the complexity of relationships between development and the way later life is experienced identifies key priorities for policy makers and maps out an urgent research agenda **Persons with Disabilities** Steven B. Clauser, Joshua Wiener, David L. Kennell, 2010-12-01 A key issue in the debate about reforming the U S health care system is how to finance and organize the delivery of long term care This volume offers perspectives on several important facets of this problem including the regulation of private long term care insurance catastrophic out of pocket costs and the use of long term care and acute care services by the chronically disabled elderly In addition to the editors the contributors are Lisa Alecxih David Kennell and John Corea Lewin VHI Brian Burwell and William Crown Systemetrics Terry Coughlin Korbin Liu and Sharon Long Urban Institute Judith Kasper Johns Hopkins University Kenneth Manton and P J Eric

Stallard Duke University Jennifer Schore Mathematica Policy Research Catherine Sullivan Brookings and Bruce Vladeck
Health Care Financing Administration Dialogues on Public Policy *The Blackwell Companion to the Sociology of Families*
Jacqueline Scott, Judith Treas, Martin Richards, 2008-04-15 Tackling issues relevant to family life today this authoritative
Companion shows why studying social change in families is fundamental for understanding the transformations in individual
and social life across the globe Contains original essays by expert contributors on a wide range of topics relating to the
sociology of families Includes coverage of social inequality parenting practices children s work the changing patterns of
citizenship and multi cultural families Gives special attention to European and North American examples Discusses
previously neglected groups including immigrant families and gays and lesbians Explores how revolutionary changes in aging
longevity and sexual behavior have radically affected the experience of different generations and the relationships between
them Improving the Quality of Long-Term Care Institute of Medicine, Division of Health Care Services, Committee on
Improving Quality in Long-Term Care, 2001-02-27 Among the issues confronting America is long term care for frail older
persons and others with chronic conditions and functional limitations that limit their ability to care for themselves Improving
the Quality of Long Term Care takes a comprehensive look at the quality of care and quality of life in long term care
including nursing homes home health agencies residential care facilities family members and a variety of others This book
describes the current state of long term care identifying problem areas and offering recommendations for federal and state
policymakers Who uses long term care How have the characteristics of this population changed over time What paths do
people follow in long term care The committee provides the latest information on these and other key questions This book
explores strengths and limitations of available data and research literature especially for settings other than nursing homes
on methods to measure oversee and improve the quality of long term care The committee makes recommendations on setting
and enforcing standards of care strengthening the caregiving workforce reimbursement issues and expanding the knowledge
base to guide organizational and individual caregivers in improving the quality of care

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