

# MANY OPTIONS FOR LONG-TERM CARE COVERAGE

Long-term care policies\* have a wide array of features and restrictions.

| TYPICAL FEATURES                           | TYPE OF POLICY                                                |                                                              |                                                     |
|--------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------|
|                                            | HYBRID LONG-TERM CARE POLICIES                                | PERMANENT LIFE INSURANCE POLICIES WITH LONG-TERM CARE RIDERS | ANNUITIES WITH LONG-TERM CARE RIDERS                |
| SCHEDULE OF PREMIUM PAYMENTS               | Lump sum, or payments spread over a short span, e.g. 10 years | Lump sum, or payments over the course of a lifetime          | Lump sum                                            |
| DO YOU NEED TO PASS A PHYSICAL TO QUALIFY? | Yes                                                           | Yes                                                          | Some plans require you meet certain health criteria |
| RETURN-OF-PREMIUM OPTION                   | Yes                                                           | No                                                           | No, but many offer regular income payments          |

\*This chart provides a general outline of policy types and features. Long-term care policies, like most insurance products, vary from provider to provider.

# Policy Options In Long Term Care

**United States. Congressional Budget  
Office**



## **Policy Options In Long Term Care:**

**Policy Choices for Long-term Care** Verdon S. Staines,1991      Long-term Care for the Elderly and Disabled United States. Congressional Budget Office,1977      **Handbook of Long-Term Care Administration and Policy** Cynthia Massie Mara,Laura Olson,2008-03-27 Attitudes toward long term care contain a strong residue of negativity in today s society and current problems with the system augment such perceptions Unless dealt with now this will only get worse as the 85 and older crowd is the fastest growing part of the population and the first wave of Baby Boomers is approaching 60 Exploring and delineate      **Managing the Long-Term Care Facility** Rebecca M. Perley,2016-02-02 Practical approaches to the operation of long term care facilities Managing the Long Term Care Facility provides a comprehensive introduction to the growing field of long term care Taking a continuum of care approach the text covers every aspect of long term care Readers will develop a robust knowledge of the issues faced by people experiencing physical and or mental changes Topics covered include the biological and psychosocial implications of ageing marketing long term care facility operations and information technology for health care among many others By integrating all aspects of long term care the book is an invaluable resource that will aid students and professionals in preparing for career advancement and licensure exams The book is also is designed to help students prepare for the National Nursing Home Administrator exam Pedagogical elements help guide readers through the content and summaries and discussion questions to drive home lessons learned Builds expert knowledge of all aspects of long term care management including operations human resources patient advocacy and information systems Emphasizes the latest understandings of the long term care continuum and patient centered care for diverse populations Delivers practical approaches to providing quality care to individuals and making a positive impact on community wellbeing Prepares readers for and National Nursing Home Administrator s licensure exam Managing the Long Term Care Facility Practical Approaches to Providing Quality Care provides real world guidance for students in healthcare administration health and human services gerontology nursing business and medical programs in both domestic and international markets Nursing home administrators administrators in training and preceptors will find this book an effective training tool in the nursing facility setting      *Budget Options* United States. Congressional Budget Office,1977      **Developments in Aging** United States. Congress. Senate. Special Committee on Aging,1981      Conflicting Goals and Policy Choices ,      **Long-term Care Insurance** United States. Congress. House. Committee on Ways and Means. Subcommittee on Health,1989      Reforms in Long-Term Care Policies in Europe Costanzo Ranci,Emmanuele Pavolini,2012-11-08 Over the last two decades many changes have happened to the social welfare policies of various industrial countries Citizens have seen their pensions unemployment benefits and general healthcare policies shrink as belt tightening measures are enforced But in contrast long term care has seen a general growth in public financing an expansion of beneficiaries and more generally an attempt to define larger social responsibilities and related social rights The aim of this book is to describe and interpret the changes introduced in long term

care policies in Western Europe The volume argues that recent reforms have brought about an increasing convergence in LTC policies Most of the new programs have developed a new general approach to long term care based on a better integration of social care and health care The book explores increasing public support given to family care work in the past the family would take care of the elderly or infirm and increasing growth and recognition of a extended social care market by which care has shifted from a moral obligation based on family reciprocity to a paid professional activity A new social care arrangement has therefore been developing in Western countries based on a new mix of family obligations market provision and public support In order to understand such changes this analysis will take into account the social and economical impact of these reforms      *The Role of Long-term Care in Health Reform* United States. Congress. Senate. Committee on Finance. Subcommittee on Health Care,2009

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