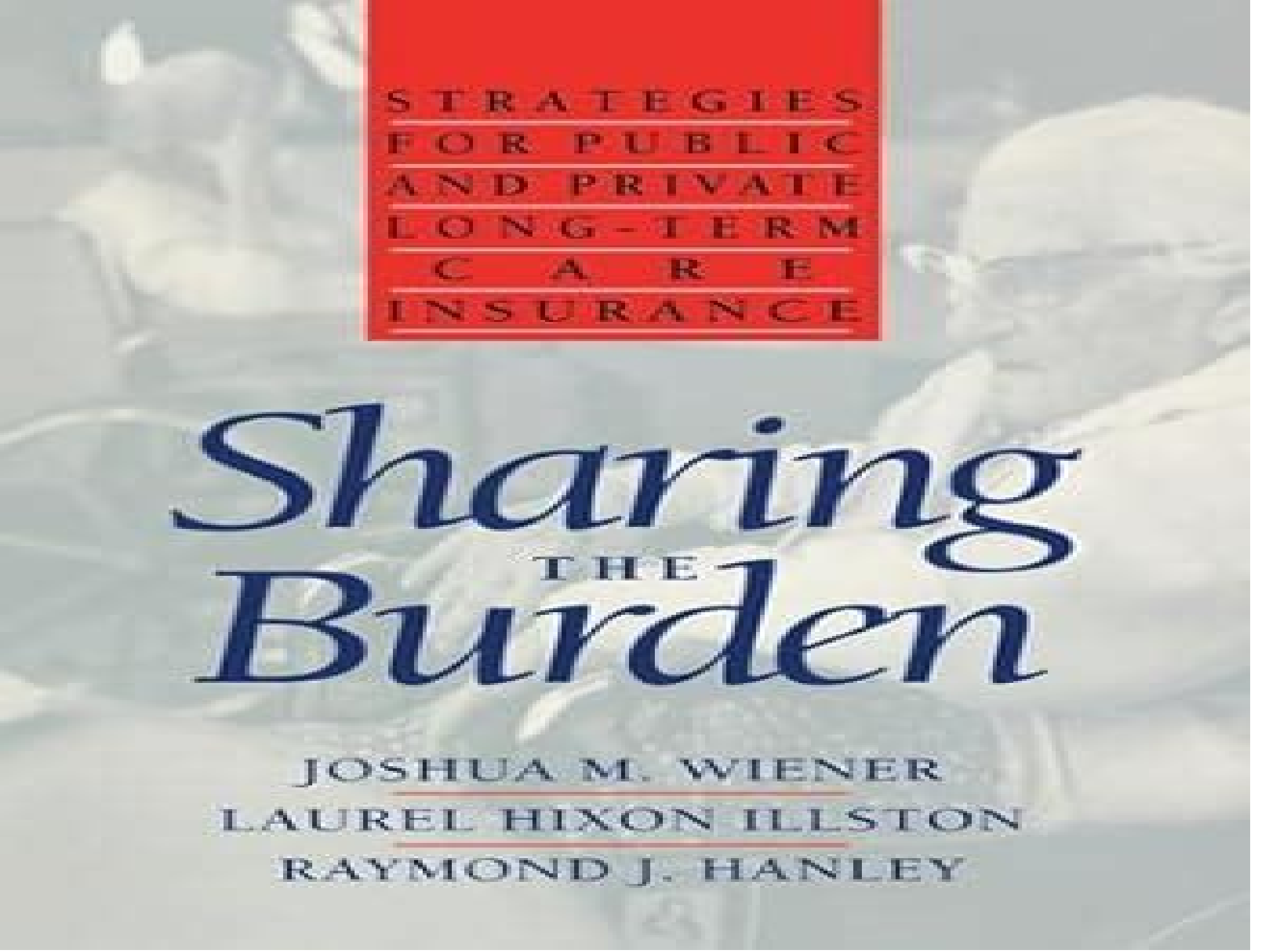




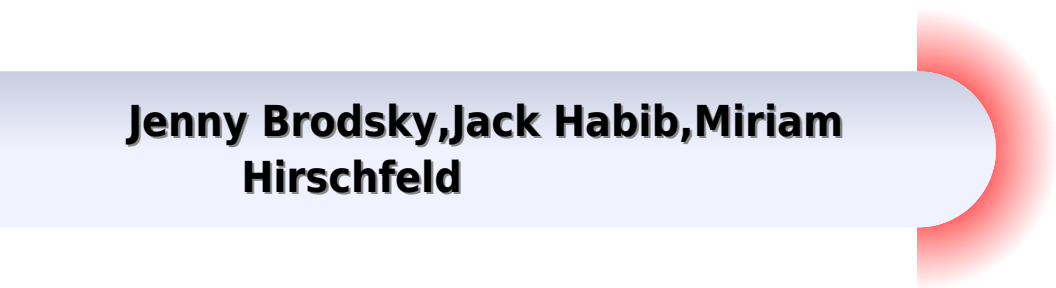
STRATEGIES
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AND PRIVATE
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INSURANCE

Sharing THE Burden

JOSHUA M. WIENER
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Sharing The Burden Strategies For Public And Private Long Term Care Insurance

**Jenny Brodsky, Jack Habib, Miriam
Hirschfeld**



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

Long-term Care Insurance as an Employment Benefit United States. Congress. House. Committee on Government Reform and Oversight. Subcommittee on Civil Service,1998 *Easing the Family Caregiver Burden, Programs Around the Nation* United States. Congress. Senate. Special Committee on Aging,1999 Equity Choices and Long-Term Care Policies in Europe August Oesterle,2017-07-05 This title was first published in 2001 Employing an interdisciplinary and comparative approach to equity in long term care this book addresses the fact that demographic changes leading to ageing populations financial pressures and changes in traditional support systems have brought long term care and the redesign of care systems to the top of the European social policy agenda Despite the importance of this issue however the question of equity in long term care has until now received relatively little attention in social policy research Rather than focusing on theories of social justice or the analysis of specific interpretations of equity this book develops key dimensions of equity choices in a framework for systematic comparative analysis This tool is then used to investigate long term care policies in Europe exploring equity choices in both the provision and the finance of long term care These choices are discussed comparatively with regard to the implications for the various actors and are also contrasted with basic welfare state objectives This book represents an important addition to comparative research into several key areas of welfare and welfare state design It explores the division of responsibilities in long term care systems between the public and private and formal and informal sectors the relationships between different welfare state objectives the different types of welfare state intervention and the principles and choices surrounding the allocation of resources and burdens

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

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 **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 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 **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

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In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Sharing The Burden Strategies For Public And Private Long Term Care Insurance** a literary masterpiece penned with a renowned author, readers attempt a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of people who partake in its reading experience.

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