

## How can I find out more about the Long-Term Care Partnership?

- ◆ Ask your insurance agent, financial adviser, or attorney.
- ◆ Call the in-state, toll-free number for basic questions about the Long-Term Care Partnership policies:
  - Kansas Insurance Department  
1-800-432-2484
  - Kansas Department on Aging:  
1-800-432-3535
- ◆ Visit our Web site:  
[www.ksinsurance.org/ltc](http://www.ksinsurance.org/ltc)

To find out more about how to apply for Medicaid call your local Department of Social and Rehabilitation Services (SRS) office or visit the Kansas SRS Web site:  
[www.srskansas.org](http://www.srskansas.org)



*An option for Kansans who want to stay in control of their assets and their care choices.*

### **Kansas Health Policy Authority**

*Marci Nielsen, Executive Director*  
Landon State Office Building  
900 SW Jackson Ave., Room 900N  
Topeka, KS 66612  
785-296-8146  
[www.khpa.ks.gov](http://www.khpa.ks.gov)



### **Kansas Insurance Department**

*Sandy Praeger, Commissioner of Insurance*  
420 SW 9th Street  
Topeka, KS 66612  
785-296-3071  
[www.ksinsurance.org](http://www.ksinsurance.org)



### **Kansas Department on Aging**

*Secretary Kathy Greenlee*  
New England Building  
503 S Kansas Ave.  
Topeka, KS 66603  
785-296-4986  
[www.agingkansas.org](http://www.agingkansas.org)



## The Kansas Partnership for Long-Term Care



*Preserve Your Independence & Secure Lifetime Asset Protection*



## What is long-term care?

Long-term care is different from the rest of your health care, and it is not typically covered under health insurance policies, HMO plans, Medicare or Medicare supplemental policies. Long-term care is personal care which ranges from simple assistance with activities in your own home or a residential care facility to highly skilled care in a nursing facility.



*Long-term care coverage will help you live your life with dignity and independence.*

Most people would rather not think about the possibility of needing long-term care. But as we get older, and because we are living longer, the likelihood that we will need some kind of assistance is very real.

## What is long-term care insurance?

LTC insurance is designed to pay some or all of the costs of assisted care when you can no longer take care of your needs on your own. Policy options may include care in a nursing home, an assisted living facility, an adult day care or even in your own home.

## What is the Long-Term Care Partnership?

The Long-Term Care Partnership program is a public/private cooperative program that allows states to be designated as Partnership states under the Deficit Reduction Act of 2005. Insurance policies must meet the state and federal Partnership requirements.

People who purchase qualifying long-term care policies, after depleting their insurance benefits, may still qualify for Medicaid, provided they meet all other Medicaid eligibility criteria.

The Long-Term Care Partnership program provides dollar-for-dollar asset protection. Each dollar that your Partnership policy pays out in benefits entitles you to keep a dollar of your assets if you ever need to apply for Medicaid services.

## What is Medicaid?

Medicaid is the federal/state program that provides services to low income individuals. These services include payments for long-term care in nursing homes or assisted living if a person meets the eligibility requirements of the state where they reside.

## Why consider a policy?

For most people, the benefits of their private Partnership insurance policy will provide all the care they will ever need. But, because of the unique asset protection feature, you won't have to impoverish yourself if you run out of insurance benefits and still need care. Protected assets are not considered in determining Medicaid eligibility and estate recovery.



*Nursing home care in Kansas averages about \$129 a day or more than \$47,000 a year in 2007.*

## What does a Partnership policy cost?

Each insurance company offering Partnership policies has its own premium rates. However, the younger you are when you purchase coverage, the lower your annual premium will be. That is a good reason to buy now rather than waiting.

**Partnership long-term care insurance policies are only marketed by licensed insurance professionals who have completed training required by the State of Kansas.**