



PROGRAMS DEPARTMENT
LONG TERM CARE INSURANCE

What is LONG-TERM CARE INSURANCE?

Someone with a long physical illness, a disability or a cognitive impairment often needs long-term care. Many different services help people with chronic conditions overcome limitations that keep them from being independent. Services may include help with activities of daily living, home health care, respite care, adult day care, care in a nursing home or in an assisted living facility.

How much does long-term care cost?

Long-term care can be expensive. The cost depends on the amount and type of care you need and where you get it. Costs also differ across the country. In Connecticut, according to “Survey of Nursing Facilities, by the State of Connecticut”, skilled/intermediate rates in a nursing home per day averaged over \$400.

Who pays for long-term care?

People pay for long-term care in a variety of ways. These include using the personal resources of individuals or their families, long-term care insurance and some assistance from Medicaid. State Medicaid programs pay about one-half of the costs of nursing homes nationally. Medicare, Medicare supplement insurance and the major medical health insurance a person may have through employment usually will not pay for long-term care insurance.

Who may need long-term care?

An individual who needs help with activities of daily living may need long-term care insurance. The need may appear gradually or it may come suddenly as the result of an accident or onset of illness. The individual may need nursing home care or home health care in the home for only a short period of time. Or, the individual may need services for many months, even years.

Whether a person should buy long-term care insurance will depend on age, health status, overall retirement goals, income and assets. If an individual has a large amount of assets but does not want to use them to pay for long-term care, a policy may be a consideration.



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How does an individual decide if long-term care insurance is right for them?

If a person cannot afford the premiums, has limited assets, your only source of income is a Social Security benefit or Supplemental Security Income (SSI) and you often have trouble paying for utilities, food, medicine or other important needs, long-term care insurance premiums may not be appropriate.

If an individual has significant assets and income, wants to protect some of the assets and income, wants to pay for their own care and wants to stay independent of the support of others, long-term care insurance may be an appropriate purchase.

The Connecticut Partnership For Long-Term Care

The objective of the CT Partnership for Long-Term Care is to provide interested persons with clear, impartial information regarding long-term care and the need to plan ahead to meet the costs of care. CT Partnership staff is available to discuss long-term care planning and help an individual determine if long-term care insurance is right for them. Contact the [CT Partnership](#) at 1-800-547-3443 to find out about Partnership approved policies that protect assets or for general information and guidance regarding long-term care insurance.

[Cost of LTC in Connecticut](#)

[Frequently asked Questions](#)

[What to Look for in LTC Insurance](#)

[The Missing Link in Retirement Planning](#)

[LTC Phone List](#)

www.swcaa.org
203-333-9288



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For additional information on Long Term Care Insurance:

- CHOICES at (800)-994-9422 or (203)333-9288.
- [Center for Medicare Advocacy](#) at (800) 262-4414.
- Visit [Medicare Publications](#) to read, print or order booklets regarding Medicare.