Financing Long-term Care

On this resource list:

General
- Articles, Journal
- Special Issue
- Web Resources

Planning
- Articles, Journal
- Web Resources

Financing
- Articles, Journal
- Tools
- Web Resources

Medicare & Medicaid
- Article, Journal
- Web Resources

Resources for Financial Advisors & Employers
- Articles, Journal
- Web Resources

General

Articles, Journal

Bell, A. Alzheimer’s genetic tests have big effect on LTC decisions. National Underwriter. Life & Health. Apr 18, 2005; vol. 109(15), p 23. A study showing that family members who learn of susceptibility to Alzheimer’s are more likely to buy long-term care insurance. Green-Field Library does not own.

Green-Field Library owns.

http://www.kiplinger.com/magazine/archives/2006/05/ltc.html
Green-Field Library does not own.

See also “Letter to the editor” in Journal of Gerontological Nursing, Apr 2003; vol. 29(4), p. 3. (above)
Green-Field Library owns.

Special Issue
Kiplinger's retirement planning guide.
Updated annually. Order here:
Green-Field Library does not own.

Web Resources
BenefitsCheckup.com.
A Web-based service of the National Council on Aging to screen for benefits ranging from heating and energy assistance to prescription savings programs to income supplements for seniors with limited income and resources.
http://www.benefitscheckup.org

Long-term care in America: an introduction.
Tumlinson, A.; Woods, S.;
http://www.qualitylongtermcarecommission.org/pdf/ltc_america_introduction.pdf
Long-term care insurance.

Profile of frail older Americans and their caregivers.
Johnson, R.W.; Weiner, J.M.

Shopper’s guide to long-term care.
Kansas City, MO: National Association of Insurance Commissioners, 2006. Write to the National Association of Insurance Commissioners, 2301 McGee Street, Ste 800, Kansas City, MO 64108, or phone 1-816-783-8300. First copy is free. Green-Field Library does not own.

Planning

Articles, Journal

Cropper, C.M. A combo policy for long-term care; you can buy life insurance that can be used for nursing homes. Business Week. May 2, 2005; no. 3931, p. 91. http://www.businessweek.com/magazine/content/05_18/b3931121_mz070.htm
Green-Field Library does not own.


Web Resources

Do you need long-term care insurance?
http://www.consumerreports.org/cro/money/insurance/longterm-care-insurance-1103/overview

Guide to long term care (LTC) insurance.
http://www.pueblo.gsa.gov/cic_text/health/ltc/guide.htm

Kiplinger long-term care center: advice on planning and paying for future care.
Includes articles and information on financing care, finding a policy, and caregiving issues related to long-term care.
http://www.kiplinger.com/yourretirement/longterm

Metlife study of employed caregivers: does long term care insurance make a difference?
http://www.metlife.com/mmi/publications/research-studies/index.html

Metlife study of sons at work: balancing employment and eldercare.
http://www.metlife.com/mmi/publications/research-studies/index.html

Taking the mystery out of retirement planning.
http://www.dol.gov/ebsa/publications/nearretirement.html

Your guide to choosing quality health care: choosing long term care.
http://www.ahrq.gov/consumer/qnt/qntltc.htm

Financing Articles, Journal

http://health.usnews.com/usnews/health/articles/061119/27long.htm
Green-Field Library does not own.
Green-Field Library does not own.

Green-Field Library does not own.

Green-Field Library does not own.

Green-Field Library owns.


Tools


Long-term care insurance analyzer. Islip, NY: ElderCare Online, 2008. Presents the ins and outs of buying long-term care insurance, including a free e-book and quote from a licensed professional. Updates are included with free quote and e-book. www.ec-online.net/Assistants/ltcqanalyzer.htm


Web Resources


Health Savings Accounts (HSAs). Washington, D.C.: Office of the Public Affairs, United States Department of the Treasury, 2008. Health Savings Accounts (HSAs) were created by the Medicare bill signed by President Bush on December 8, 2003 and are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis. http://www.treas.gov/offices/public-affairs/hsa

Medicare & Medicaid

Article, Journal


Web Resources

Medicaid and long-term care.

Medicaid as a long-term care program: current benefits and flexibility.
Schneider, A.; Elias, R.

Medicaid: transfer of assets by elderly individuals to obtain long-term care coverage.

Medicaid treatment of the home: determining eligibility and repayment for long-term care.
http://aspe.hhs.gov/daltcp/reports/hometreat.htm

Medicaid’s spousal impoverishment protections.
http://ltc.georgetown.edu/pdfs/spousal0207.pdf

Medicare and long-term care.
http://ltc.georgetown.edu/pdfs/medicare0207.pdf

Medicare program: a brief overview.
Caplan, C.
http://www.aarp.org/research/ppi/healthcare/medicare/articles/the_medicare_program_a_brief_overview.html

Medigap (supplemental insurance) policies.
http://www.medicare.gov/medigap/default.asp

Spouses of Medicaid long-term care recipients.
http://aspe.hhs.gov/daltcp/reports/spouses.htm
Resources for Financial Advisors, Analysts, & Employers

Articles, Journal

Green-Field Library does not own.

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Green-Field Library does not own.

http://content.healthaffairs.org/cgi/content/full/24/2/483
Green-Field Library does not own.

Web Resources

http://www.transamericacenter.org/resources/BuildingConfidencePresentation%20TCRS%201002-0208.pdf


Financing Long-term Care

A selected list of references compiled by
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National Council on Aging; Use Your Home to Stay At Home Institute
Washington, DC 20036

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