

# 2008 Long Term Care Partnership Expansion Project Summit: **Ohio**

*[www.ltc4me.ohio.gov](http://www.ltc4me.ohio.gov)*

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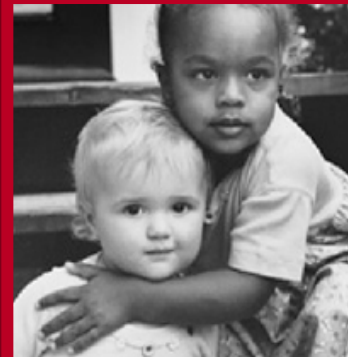
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Ohio Health Care Association

**CHCS** Center for  
Health Care Strategies, Inc.



# Key Implementation Dates and Program Features

<b>State Plan Amendment</b>	Ohio's State Plan amendment was formally submitted to CMS on 8/24/07 and approved with an effective date of 9/1/07. Ohio insurance laws were modified to align with the Deficit Reduction Act requirements with an effective date of 9/10/07. Ohio's official Partnership effective date is 9/10/07 to align with Ohio insurance laws.
<b>Policies for Sale</b>	Policy forms have been certified for 15 companies between November 19, 2007 and June 30, 2008.
<b>Inflation Protection</b>	Enhanced inflation protection requirements  For ages 60 or younger – include a compound inflation benefit (3% compound or consumer price index)  For ages 61 – 75 – include some form of an inflation benefit (3% simple or consumer price index)  For ages 76 and older – no purchase of an inflation benefit is necessary
<b>Agent Training</b>	Eight hours of long term care training is required for any licensed agent who sells, solicits or negotiates any kind of long term care insurance in Ohio on or after September 1, 2008, not just partnership policies. Four hours of refresher training is required every biennium after that. Combined topics related to long term care insurance, long term care services, and state long term care partnership programs are required, as listed in Revised Code Section 3923.443.



# Key Challenges and Lessons

## • Challenges

- Building a communications toolkit that is user friendly and useful (e.g. development of Frequently Asked Questions for the website has proven difficult)
- Implementation components (e.g. data collection, qualified versus unqualified, interface with Medicaid eligibility during the “workaround phase”)
- Overcoming the negative publicity on partnership.

## • Lessons for Other States

- A diverse project team leads to a partnership that benefits all.
- Outreach is best achieved through “naturally occurring” opportunities. It is especially useful to combine the partnership with the overall need to plan as evidenced by Ohio’s “Own Your Future” success.



# Reaching Partnership Consumers

## Components of Outreach and Communication:

- New Web site – [www.ltc4me.ohio.gov](http://www.ltc4me.ohio.gov)
- Word of Mouth and naturally occurring methods of information spread

Note: Ohio would like to build on the Web site and naturally occurring methods to increase spread. Project team members have proposed additional ideas to further enhance the new website on partnership.



# Web site

Welcome to Ohio.gov - Partnership for Long-Term Care Insurance



Ohio.gov | Ohio's Partnership for Long-Term Care Insurance

[Home](#) | [About OPLTCI](#) | [Newsroom](#) | [Resources](#) | [FAQs](#) | [Find an Agent](#) | [Contact](#)



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## Partnership for Long-Term Care Insurance [Home](#)

Ohio long-term care insurance companies can now offer policies that qualify under the state's Long-term care Partnership Insurance Program. Partnership insurance offers a way for people to buy long-term care insurance, receive policy benefits and protect a matching amount of assets if they need to apply for Medicaid. With any insurance policy, it is important for the consumer to choose the type of coverage that fits their needs. Only you can decide if Long Term Care insurance is right for you. Your decision should depend on personal health and wealth matters.

When weighing long-term care planning options, you need you need to be sure you do your homework: get a realistic idea of what you need and how much you can afford to pay. Make sure you can pay the premiums and still have enough money for basic needs such as housing, food, medicines, etc. Ask a trusted friend or relative to join you when an agent visits your home. Also, have them review the policy to see what you may have missed. Shop around — long-term care policies can have big differences in price and benefits.

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# Partnership Flyer

**The Ohio Partnership for Long-Term Care Insurance**

Offering coverage for:

- daily health needs
- home health care
- personal care needs
- adult day care
- nursing home
- assisted living needs

Also, you will enjoy the added benefit of **Medicaid asset protection** -- a benefit not available in other long-term care policies sold in Ohio.

Start planning today by getting your partnership policy for tomorrow.

**Remember -- it's your choice, your future.**

Need more information?  
1-800-686-1578  
[www.ltc4me.ohio.gov](http://www.ltc4me.ohio.gov)

**Ohio**  
Partnership for Long-Term Care Insurance  
Your Choice. Your Future.

The Center for Health Care Strategies, in Hamilton, NJ, provided funding for Ohio's partnership project. This grant was made possible through a separate grant to CHCS by the Robert Wood Johnson Foundation.

Your Choice. Your Future. Your Choice. Your Future.

## Also on the Web:

\*Brochure

\*Fact Sheet

\*Frequently Asked Questions

# Ohio Direct to Consumer Letter



TED STRICKLAND  
GOVERNOR  
STATE OF OHIO

Dear Fellow Ohioan:

Did you know that the majority of Ohioans age 65 and older will need long-term care at some point in the future? While this is a normal part of aging, most of us do not adequately plan for our future long-term care needs. Instead, we wait until a crisis forces us to face this issue.

In addition, the cost of long-term care is very high and many people mistakenly believe Medicare will cover the costs. However, Medicare does not pay for long-term care. If we do not plan ahead, covering the cost of these services can be a major burden for us and our families.

Recent studies show that a majority of older people fear a loss of control over their lives as they age. But this need not happen to you. The good news is that by creating a plan for your future, you can control how and where your long-term care needs will be met and help prevent a crisis for you and your family.

I am pleased to announce that the State of Ohio is partnering with the U.S. Department of Health and Human Services in the "Own Your Future" campaign. We are offering you, at no cost or obligation, a free planning kit as a first step to controlling your future long-term care needs. This important kit can be obtained in any one of three ways:

- Return the postage-paid business reply card attached to the enclosed brochure;
- Log on to [www.longtermcare.gov/campaign](http://www.longtermcare.gov/campaign) to order or download the kit; or
- Call 1-866-PLAN-LTC (1-866-752-6582)

I also invite you to attend one of our regional forums this spring, designed to answer your questions about long-term care. At these forums, you can learn about the resources specific to Ohio that can aid you in meeting your future needs for long-term care. Please visit [www.goldenbuckeye.com](http://www.goldenbuckeye.com) or call 1-800-243-5678 to find the location of the forum nearest to you.

You can truly "Own Your Future" by ordering your free planning kit today.

Sincerely,

A handwritten signature in cursive script that reads "Ted Strickland".

Ted Strickland  
Governor