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# Commission Fails to Reach Consensus on LTC-But So What?

By Beth Ludden

The LTC commission finished its report in September right on time. Many are disappointed (including commission members themselves) that the report didn't promote a funding solution. These members published a 'dissenting' report. As always the topic of long-term care provides great theatre. There is no denying that the folks who have been involved in this business for the past 20-30 years can still get in touch with the same passion and fire that we had at the outset; perhaps that is the only way that we have been able to survive the significant changes we have experienced. It is my belief that the commission should be commended for their work, if you watched any of the hearings either in-person or on-line you had to be impressed by the caliber of the witnesses and the quality of the questions.

I also believe that both reports are worth reading and thinking about for all of us in the industry. This is not a simple issue. The main commission report is more analytical and provides an accurate view of the landscape of long-term care services in the United States today. The other report begins with 'LTC stories' that tug at the heart which again is one of the reasons that so many of us find the work we do in the long-term care industry so compelling. So not only did the commission create two reports, they did it at the speed of light—particularly for Washington, DC. Given the delays in member selection it is amazing that they were able to meet the original deadline. For the most part long-term care insurers weren't vilified in the reports, something of a miracle in these times, but also were not venerated. The treatment of long-term care insurance was probably as even-handed as we could hope for, which should be cause for if not celebration, a sigh of relief. Both of the reports provide some important ideas and information that the industry should consider. Many of these ideas are things that the insurance industry has been saying for years.

Consistent across the reports is a theme that urges all of us to 'Look at long-term care services differently':

- Government programs, the primary payor of long-term care services lumps individuals less than age 65 who require long-term care services with those over the age of 65.
  - The report makes the point that the shift to receiving paid care from institutional to home and community based services has primarily benefited the under 65 group. Additionally, the under age 65 group receives most of their care from family members.
  - LTCi is primarily focused on the over age 65 group. As the industry has offered comprehensive coverage that includes facility & home & community-based care we have seen our claims shift to in-home care. Clearly those who purchase the insurance want to and are able to stay at home during their LTC events. Government programs have up until now not supported the elderly population who want to stay at home.
- Fragmented & confusing long-term care service system—no surprise here for LTC insurers, as anyone in our claims department can attest.
  - This reality as the report recounts causes people to potentially not be in the most appropriate care environment or not be able to find the most appropriate care provider.
  - LTCi has included care management services since the mid-80s with the advent of the first RWJ long-term care partnership programs. Individuals who have the insurance are evaluated by care managers and their family members can speak with a care manager as part of the insurance product.



**Beth Ludden** is vice president, long-term care insurance at Genworth Financial in Richmond, Va. She can be reached at [Beth.Ludden@genworth.com](mailto:Beth.Ludden@genworth.com).

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- The LTCi industry would be willing and supportive of less fragmentation, more education for care providers, more oversight of care providers and any initiatives to standardize services and billing practices in the long-term care service industry.
- Support family caregivers—these are the people who many times are caught between generations trying to juggle all of their family responsibilities with a full-time job.
  - Certainly the care that families are able to receive via an insurance policy proceed is a gift to them but we need to help our policyholders understand that our policies provide benefits for more than the obvious facility or home care services.
  - Three of the most under-utilized benefits in our policies are caregiver training, respite care and adult day services. As the commission points out more public awareness of the whole spectrum of long-term care services is vital to solving this issue.

There are many more examples of great nuggets from these reports that demonstrate the benefits of long-term care insurance and the need for all of us to come together to develop more strategies for improving virtually all aspects of the long-term care services spectrum. LTC insurance is not available to everyone but more should be purchasing. These reports should be the start of a more collaborative effort and not another stack of paper that becomes a dust collector on our respective shelves. ■