



South Dakota Long Term Care Partnership Program

Presented by:

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South Dakota Department of Social Services

Long Term Care Partnership Summit

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Implementation of Partnership Program

- **Workgroup established in fall 2005 to address “Personal responsibility in financing long term care” as part of Governor’s Health Care Commission**
- **Partnership Program enabling legislation passed 2/06**
- **Workgroup evolved to focus on implementing partnership program**

Implementation of Partnership Program

- **State plan amendment effective 7/07**
- **Policies available as of 7/07**
 - **17 companies currently selling individual policies**
 - **4 companies currently selling group policies**
- **Division of Insurance currently collecting numbers of policies sold**

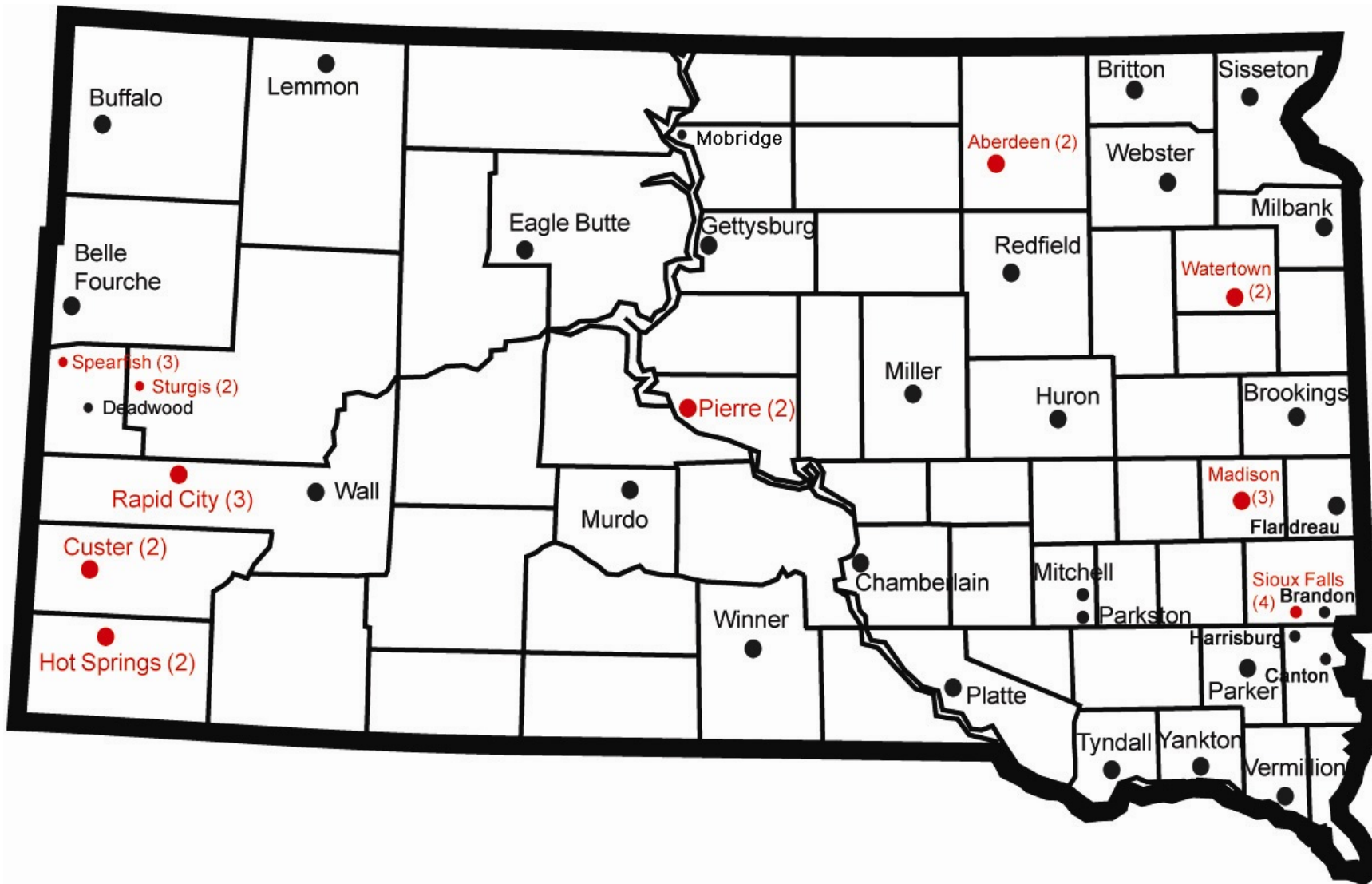
Community Outreach Efforts

- High priority of workgroup
- Own Your Future- November 2006-January 2007
- Request for Proposals for contractor developed in Spring 2007
 - Scope of work: assist in developing materials, conduct community education sessions, survey people who attend sessions
 - Contractor selected June 2007- Local marketing company with subcontract to LTC insurance educator, Don Grimes

Community Outreach Efforts

- **Developed materials including brochure, FAQs, envelope stuffer, website, PowerPoint presentation, survey in summer 2007**
- **Work with community organizations, employers, providers**
- **Community education sessions held August 2007-May 2008**
 - **129 sessions, 40 communities**
 - **Over 1200 people attended sessions**

Locations of Education Sessions



Results of Surveys from Education Sessions

- 63% completed surveys
- 48% in target age range of 45-64 years old; additional 22% aged 65-74
- Long Term Care is usually received in a nursing home:
41% answered “No” prior to session; 79% after
- LTC Insurance just pays for care in a nursing home:
80% answered “No” prior to session; 89% after

Results of Surveys from Education Sessions

- Disability insurance pays for home care
70% answered “No” prior to session; 95% after
- Partnership policies help me preserve my assets
88% answered “Yes” prior to session; 91% after
- Interest in purchasing insurance:
 - “High”: 41%
 - “Medium”: 39%
 - “Low”: 10%
 - “N/A”: 10%

Other Educational Materials

- Website: over 58,000 hits since September 1, 2007
<http://ltcpartnership.sd.gov/>
- Brochure
- Fact Sheet
- FAQs
- Envelope Stuffer: over 11,000 distributed, including agent orders

Lessons Learned/Next Steps

- Engaging the agent community, employers
- Using data to determine future education activities
 - CHCS funded survey of target audience
- Need to refine messaging to attract people not already interested in long term care insurance
- Maintaining effective state agency role



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