

Virginia's Long Term Care (LTC) Partnership



Molly Huffstetler, Policy Analyst

VIRGINIA DEPARTMENT OF MEDICAL ASSISTANCE SERVICES

July 2008



Step by Step



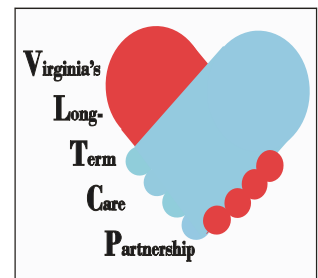
Step by Step

Development of Virginia's LTC Partnership

- April 2006:
 - Meeting with Governor's Office to discuss LTC Partnership development

- May 2006:
 - Researched Long Term Care Partnerships

- June 2006:
 - Meeting with state agency stakeholders (Bureau of Insurance, Department for the Aging, Social Services, Secretary of Health and Human Resources)



Step by Step

Development of Virginia's LTC Partnership

- August 2006:
 - Established regular meetings with Bureau of Insurance
 - Drafted State Plan Amendment and Regulations
- October 2006:
 - Submitted Medicaid State Plan Amendment to CMS



Step by Step

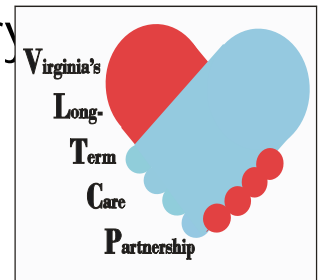
Development of Virginia's LTC Partnership

■ November/December 2006:

- Worked on development of: consumer disclosures, eligibility protocols, consumer outreach program, agent training materials, and basic educational information
- BOI began its regulatory process

■ December 2006:

- State Plan Amendment approved
- Regulations submitted through "Fast Track" regulatory



Step by Step

Development of Virginia's LTC Partnership

- January/February 2007:
 - Trained social service eligibility staff and DMAS asset recovery staff
 - BOI reviewed regulations with insurance carriers
 - State Plan Amendment became effective
 - Applied for Center for Health Care Strategy grant
 - Continued work with Own Your Future and set launch date



Step by Step

Development of Virginia's LTC Partnership

- March 2007:
 - Developed consumer outreach and education plan in conjunction with Department for the Aging's State Health Insurance Assistance Program (SHIP/VICAP) counselors

- April/May 2007:
 - Bureau of Insurance submitted their final regulations

 - Training of SHIP/VICAP insurance counselors



Step by Step

Development of Virginia's LTC Partnership

- June/August 2007:

- Finalize grassroots outreach campaign activities (public relations, www.valtccpartnership.org, development of materials, SHIP speakers bureau)

- September 2007:

- Program Launch
- Governor's "Own Your Future" Press Conference



Outreach Tactics



Outreach Tactics

Insurance Industry

- Brought on board from the beginning
- Forged partnership between state agencies and the industry
- Direct communication = No surprises

Own Your Future

- Deliberately decided not to formally launch Virginia's Long Term Care Partnership until the second launch of Own Your Future.
- Included partnership information in Virginia insert into the Own Your Future tool-kit
- DVD created by industry agency donating nearly \$80,000 in in-kind services. Arranged with HHS to include DVD into any Own Your Future mailings for Virginia residents.
<http://www.vda.virginia.gov/movies/08VALTCPartnership.wmv>

Outreach Tactics

Website

- www.valtccpartnership.org
- Contract with Virginia Commonwealth University Communications Department
- Strategically built to look separate from a state agency website

Brochure

- Contracted work through the state penitentiary
- Overarching goal was to provide VICAP/SHIP counselors with brief information
- Overarching theme is, "Planning for the Future"
- Direct link to VICAP/SHIP counselors, Bureau of Insurance, www.valtccpartnership.org, and National Clearinghouse



**VIRGINIA LONG-TERM CARE
INSURANCE PARTNERSHIP****WHAT IS LONG-TERM CARE?****LONG-TERM CARE INSURANCE
AND WHERE TO GET IT****FREQUENTLY ASKED QUESTIONS****USEFUL LINKS
AND INFORMATION****INSURANCE AGENTS AREA****GLOSSARY****MEDICAID AND MEDICARE**

ADJUST TEXT SIZE



VIRGINIA LONG-TERM CARE PARTNERSHIP

This innovative program gives Virginians access to high quality, long-term care (LTC) insurance with Dollar-For-Dollar Asset Protection so you can keep more of your life's savings. And maybe best of all, it comes with the assurance of knowing that when the need for long-term care arises, you will have control over your long-term care decisions.

There are two key questions when it comes to LTC insurance:

1 DO I NEED LTC INSURANCE?

Most of us will need long-term care at some point in our lifetimes, and the cost of long-term care is very expensive. When you need long-term care, it's too late to think about insurance — to apply for LTC insurance, you should be in good general health.

Most health insurance policies (including Medicare) do not pay for extensive long-term care.

2 HOW DO I BUY LTC INSURANCE?

Contact an insurance agent, an insurance broker, or a financial advisor. Be sure to ask for the Partnership Policy as it's the only policy that provides for Dollar-For-Dollar Asset Protection. The policy you purchase must be qualified by the Commonwealth of Virginia as a Partnership Policy in order to receive Dollar-For-Dollar Asset Protection.

This website was made possible through grant funding provided by the [Center for Health Care Strategies](#).



Gov. Tim Kaine introduces the Virginia LTC Partnership and points out that half of all Virginians are under insured. Not having enough insurance often leads to financial hardship and bankruptcy.

Governor Kaine will launch the Virginia LTC Partnership during the Own Your Future long-term care awareness press conference.

- Virginia Capitol in Richmond
- September 27, 2007

[Learn more about Own Your Future.](#)

To purchase a Partnership Policy, contact your insurance agent or the Bureau of Insurance for a list of carriers approved to sell Partnership Policies.

[Virginia Bureau of](#)

Where are we now?

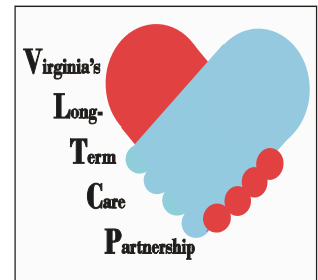


Where are we now?

Virginia Long Term Care Partnership Approved Policy Carriers:

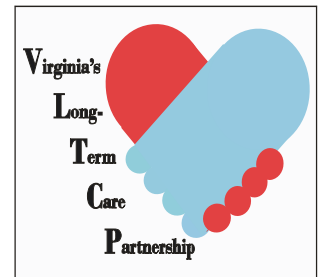
- Assurity Life Insurance Co.
- Equitable Life & Casualty Insurance Co.
- Genworth Life Insurance Co.
- Great American Life Insurance Co.
- John Hancock Life Insurance Co.
- Massachusetts Mutual Life Insurance Co.
- Metropolitan Life Insurance Co.
- Mutual of Omaha Insurance Co.
- The Prudential Insurance Co.
- United of Omaha Life Insurance Co.

To date over 2,600 Partnership Policies Sold



Where are we now?

- Currently working with the Virginia Department of Human Resource Management to ensure that the State Funded Long Term Care Plan can be a recognized Partnership Policy
- Provide annual training for local SHIP/VICAP counselors
- Maintain www.valtccpartnership.org
- Working with Spit-Fire Strategies through the Robert Wood Johnson Foundation in creating a targeted communications plan

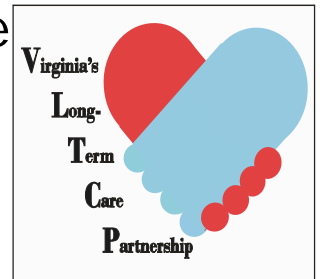


Lessons Learned



Lessons Learned...*so far...*

- Good relationships are key!
- Keep it simple
- Use existing protocols when possible
- If it is their turf, let *them* figure it out
- Use established networks when available
- Keep stakeholders updated and onboard
- Be prepared to spend at least 85% of your time pulling the Partnership together



Next Steps



Next Steps...

- Continue working with Department of Human Resource Management
- Finalize communications plan with three strategic target audiences: Individuals 45-54, 55-64, and Families/Support Networks
- Converge with industry and SHIP/VICAP counselors to discuss what is working well, what is not, and devise a plan for moving forward



www.valtccpartnership.org



Molly Huffstetler
Policy Analyst
(804) 786-0527

molly.huffstetler@dmas.virginia.gov