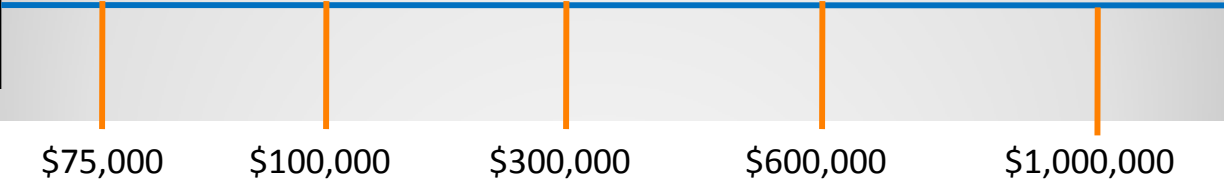




# Before DRA 2005

- \$

+ \$





# Before DRA 2005

- \$

+ \$

\$75,000

\$100,000

\$300,000

\$600,000

\$1,000,000



**Extensive Use Of Medicaid Planning  
To Shift Assets and have Taxpayer  
Cover Cost of Long Term Care**

# What a dollar in Ohio state taxes gets you



**37.6¢**  
Medicaid

**27.4¢**  
Primary, secondary education

**9.9¢**  
Higher education

**8.8¢**  
Health, Human Services

**7¢**  
Justice, public protection

**9.2¢**

INCLUDES: **5¢** | Tax relief; **1.3¢** | transportation; **1.2¢** | general government; **1.2¢** | executive, legislative, judicial; **0.5¢** | environment

Note: Figures do not total 100 because of rounding and inclusion of offsetting receipts. Based on 2006 spending.  
Sources: Federal Budget, Ohio Office of Budget and Management



**DRA 2005**

**- \$**

**When DRA 2005 Became  
Law (February 8, 2006) it  
had VERY LITTLE Impact on  
These Two Groups of  
Citizens**

**+ \$**



# DRA 2005

- \$

+ \$

\$75,000

\$100,000

\$300,000

\$600,000

\$1,000,000

**DRA 2005 had a HUGE NEGATIVE Impact on These People...  
Effectiveness of Medicaid Planning... GONE  
Can No Longer have Taxpayer Pay for Long Term Care**



# DRA 2005

- \$

+ \$

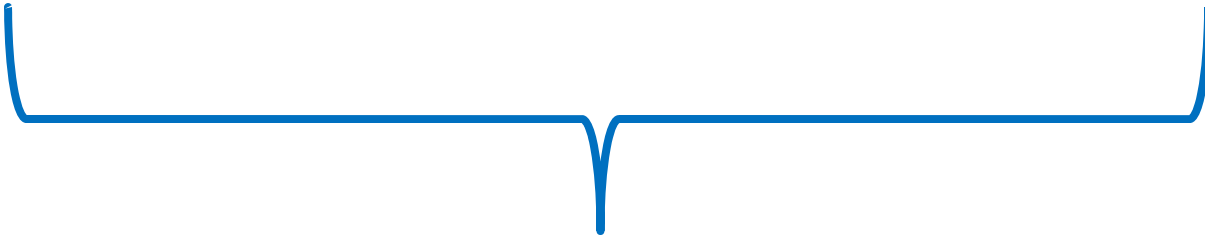
\$75,000

\$100,000

\$300,000

\$600,000

\$1,000,000



**Partnership Plans  
Protect the People  
in the Middle**



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); TTY users should call 1-800-427-5605

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 1-866-243-5678 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 black ink that reads "Ted Strickland".

Ted Strickland  
Governor



# National Clearinghouse for Long-Term Care Information

*Own Your Future*

- Home
- Understanding LTC ▶
- Planning for LTC ▶
- Paying for LTC ▶
- Links
- Glossary
- Resources
- Site Map



**Awareness Campaign**



Receive the **Own Your Future Planning Kit**

- ▶ Paying for LTC > Private Financing > Long-Term Care Insurance >
  - Evaluating Your Options ▶ Long-Term Care Insurance
  - Other Insurance ■ Reverse Mortgages
  - Other Options

- [What is Long-Term Care Insurance?](#)
- [Coverage and Benefit Choices](#)
- [Long-Term Care Insurance Costs and Receiving Benefits](#)
- [Buying Long-Term Care Insurance](#)
- [State Partnership Long-Term Care Insurance Programs](#)
- [New National Partnership Initiative](#)

## What is Long-Term Care Insurance?

Long-term care insurance is a relatively new type of insurance developed specifically to cover the costs of long-term care services, many of which are not covered by traditional health insurance or Medicare. These include services in your home such as assistance with Activities of Daily Living as well as care in a variety of facility and community settings.

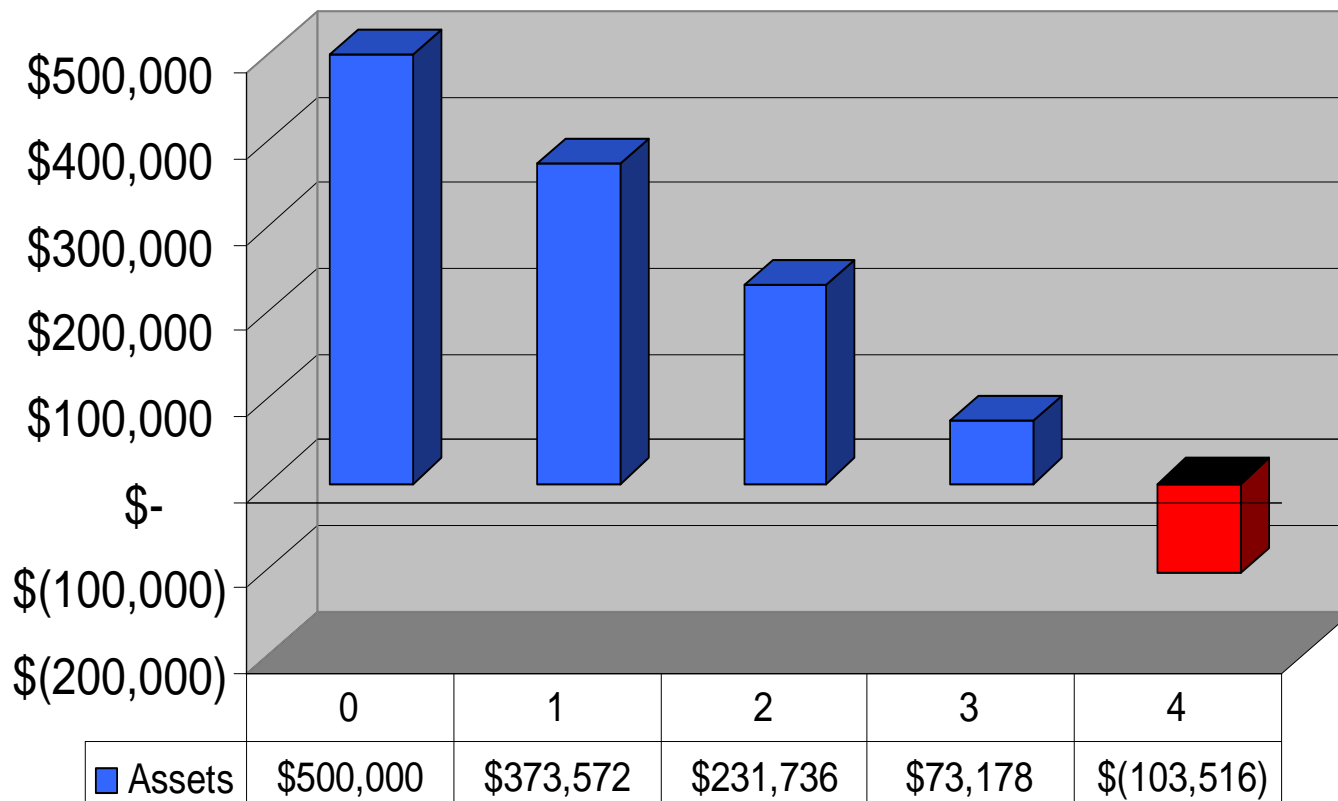
There is a great deal of choice and flexibility in long-term care insurance policies. You can select a range of care options and benefits that allow you to get the services you need in the settings that suit you best. The cost of your long-term care insurance policy is based on the type and amount of services you choose to have covered, how old you are when you buy the policy, and any optional benefits you choose, such as Inflation Protection. If you are in poor health or already receiving long-term care services, you may not qualify for long-term care insurance.

Long-term care insurance policies have a benefit period or lifetime benefit maximum, which is the total amount of time or total amount of dollars up to which benefits will be paid. Common benefit periods for long-term care policies are two, three, four, and five years, and lifetime or unlimited coverage. Other options between five years and lifetime/unlimited coverage are also available from many companies. Most policies translate these time periods into dollar amounts and do not actually limit the number of days for which they will pay for care – just the overall dollar amount that the policy will pay.

Governor Strickland

Mailed to EVERY person age 45+ a Letter explaining the need for Long Term Care planning

## HOW LONG WILL YOUR SAVINGS LAST IF NEEDED FOR LONG TERM CARE



### YEARS ON CLAIM

Assumes a current cost of \$58,400 with claim beginning in 20 years  
and cost of care increasing at 5% per year.

Assumes a 6% after tax rate of return on funds available.