

Own Your Future



Planning guide for long-term care

- Planning options for your future
- Understand long-term care insurance
- Resources available for more information



Introduction

Welcome to Own Your Future!

This guide is designed to help you learn how to own your future by maintaining the lifestyle you have worked for all your life. It will get you started planning for your future needs.

Long-term care is a variety of services that help people with health or personal needs and activities of daily living over a period of time. The fact is, 60 percent of people over 65 will need some type of long-term care. Long-term care does not mean a complete loss of independence or control over your life. The keys to owning your future are planning early and wisely, knowing your options, and taking action. It is about living well.

This guide has eight sections that outline a roadmap for planning your future. It includes practical advice, steps you can take now and resources for more information. An audio CD goes with this guide and has stories of people like you who have started planning for long-term care. This kit is a valuable tool for helping you prepare for the years ahead.

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A note about the symbols used in this guide:



Means a computer website address.



Means a telephone number.

Focus on your finances.

Long-term care can be very expensive. Many Americans are surprised to learn that Medicare and most health insurance plans, including Medigap policies (Medicare supplemental insurance), do not cover long-term care. State Medicaid programs cover some long-term care services only for people who have a low income and few resources.

While costs for nursing home care vary widely, they average about \$6,350 a month. This can cost approximately \$60,000 to \$70,000 a year, or more. People who receive long-term care services at home spend an average of \$1,600 a month.

You can plan to cover the cost of long-term care you may need in the future with long-term care insurance, savings plan annuities, certain life insurance policies, and reverse mortgages. The best way to pay for long-term care depends on your personal finances and family circumstances.

Putting a financial plan in place now can help to preserve both your savings and your peace of mind.

Steps you can take now

- Think about how much of the cost of long-term care you could afford from your own resources.
- Talk with an independent financial planner for more information.
- Ask your current or former employer if you are eligible for group long-term care insurance, savings plan annuities, or similar long-term care benefits.
- Learn about long-term care insurance, trusts, annuities, reverse mortgages or other options and whether they might be right for you.

 Call your local Area Agency on Aging to find out about other programs that might help pay for long-term care. Look under “Aging” or “Human Services” in the local government blue pages of the phone book for the number. The Eldercare Locator (1-800-677-1116), a toll-free information line, can also give you this number.

 If your income is low, you may qualify for Medicaid. Call your State Medical Assistance Office for more information about Medicaid eligibility and coverage. Look under “Medicaid” in the county government blue pages of the phone book for the number.

Understand long-term care insurance.

Deciding to buy a long-term care insurance policy is an important decision. These policies can help pay for many types of long-term care, but they are not for everyone. Compare the costs and benefits of policies from different insurance companies when shopping. If you decide to buy, make sure you buy from a reliable company that is licensed by your state to sell long-term care insurance.

What does it cover?

Long-term care insurance policies may cover nursing home stays, community services such as adult day care, in-home care, or a combination of these services. Most policies also cover costs for an assisted living facility. You can choose the type of coverage that is appropriate for you.

You can also choose how much coverage you want from the long-term care policy. Policies pay for a maximum amount of costs for each day of care. You can also decide how long you will want the coverage to pay for your care. For example, your policy may cover \$50 of in-home care per day for a period of three years. To help you determine the daily benefit amount that is right for you, find out the costs of long-term care in your local area.

A policy covering three to five years is the most cost-effective option for most people. However, if you are concerned about care for Alzheimer's disease or other types of dementia, you may want to consider more comprehensive coverage.

How does it work?

Generally, you can start receiving benefits from a long-term care policy when a licensed health practitioner (doctor, nurse, or social worker) declares that you are eligible. You may qualify for benefits if you need long-term assistance with two or more activities of daily living, such as bathing, dressing, toileting, eating, and moving in and out of a bed or chair. A cognitive impairment, such as Alzheimer's disease, may also qualify you. Once it is determined that you are eligible for benefits, there is generally a waiting period before the policy begins paying for your care. You may have to pay for the services received during this waiting period.

Is it right for me?

Generally, financial planners recommend considering long-term care insurance if you own assets of at least \$75,000 (this does not include your home or car); have annual retirement income of at least \$25,000 to \$35,000 for an individual or \$35,000 to \$50,000 for a couple; or are able to pay premiums without financial difficulty, even if premiums increase over time. Long-term care insurance is probably not for you if these factors do not apply to you.

Long-term care insurance can be expensive, depending upon your age when you buy the policy, coverage amounts and the benefits you choose. As an example, according to America's Health Insurance Plans (AHIP), the average annual premium paid for a long-term care policy in 2005 was \$1,973. This represents a comprehensive policy (covering both facility care and at-home care) that provides, on average, 5.5 years of benefits with a daily benefit amount of \$143. In 2005, just over 70% of all policies sold in the market also included some form of automatic inflation protection.

It is better to buy long-term care insurance at a younger age when premiums are lower. The chart below shows the average premium by age group for persons purchasing longer-term care insurance in 2005:

Age	Average Premium Paid for Policies in the Market in 2005
All ages	\$1,973
55 - 64	\$1,877
65 - 69	\$2,003
70 - 74	\$2,341
75 plus	\$2,604

Where do I shop?

Compare the costs and benefits of policies from different insurance companies when shopping. If you decide to buy, make sure you buy from a reliable company that is licensed by your state to sell long-term care insurance. You may also be able to purchase a long-term care insurance policy through your private or public sector employer, including the federal government which offers a voluntary long-term care insurance plan.

What else should I consider?

- Is there a waiting period? Some companies require you to receive care or be impaired for a certain period before the policy will begin to cover the services. Find out if there is more than one waiting period in your lifetime.
- Does the policy include a nonforfeiture benefit? If you stop paying premiums, this option can either provide you with limited benefits or return some of the premium amount that you already paid.
- Does the policy have inflation protection? This feature automatically increases your benefits by a small percentage each year so that your policy will continue to be able to cover costs as service prices increase. If you buy a policy before age 75, you may need this protection.

- Is the policy “tax-qualified” or “non-tax-qualified?” Be sure to ask if you are eligible for long-term care insurance tax incentives, which are available in many states.
- Does the policy have a benefit that your spouse can use if you die first?

Steps you can take now

- Consider long-term care policies from at least three different companies that are licensed in your state.
- Read the outline of coverage for each policy that must come with the application or enrollment form.
- Complete the worksheet that is included in this guide.
- ✓ Contact your State Health Insurance Assistance Program (SHIP) for free one-on-one counseling and assistance regarding long-term care insurance. You will find the phone numbers in the back of this guide.
- ✓ Contact your State Insurance Department to find out where to buy long-term care insurance in your area.



Establish clear legal directions.

Putting your legal affairs in order will give you peace of mind and make sure your wishes are followed.

Think about what you want while you have the time to think through the options clearly. You should put your wishes in writing, just in case you cannot speak for yourself or lose the ability to make decisions for yourself.



“We both have strong feelings about what type of treatments we would want, but we’d never bothered to put those wishes in writing. Now that we have all of the necessary legal documents, our children and our doctors won’t have to guess about what we want and don’t want in case we can’t speak for ourselves.”

Steps you can take now

- Review all legal documents that are more than five years old to make sure they still express your wishes and meet your needs. These papers should be kept in one convenient place.
- Make sure you have a living will, durable power-of-attorney for health care or health care proxy.
- Find a lawyer in your area who can help you. Ask about the fees for a consultation and preparation of the documents that you need.
- If you live in a community with a law school, find out if there is a free legal clinic for seniors or contact your local community legal aid.



Visit www.aoa.gov. Select “Area Agencies on Aging.”



Call your local Area Agency on Aging to find out if your state has any legal services to help you. Look under “Aging” or “Human Services” in the local government blue pages of the phone book for the number. The Eldercare Locator (1-800-677-1116), a toll-free information line, can also give you this number.

Decide who you can count on for help.

The first step in planning ahead is to pick someone who can help you make decisions about long-term care planning. Talk to them before you need services. Family members and friends can sometimes help you with personal activities. Other people prefer to hire caregivers or get help from volunteers and/or agencies. One of the advantages of getting help from your family for long-term care needs is that it may lower the cost.



"After we spoke with our children, I felt better knowing that I can count on them to help us with decisions and planning for long-term care and I won't have to handle everything on my own."

Steps you can take now

- Talk to your family members about long-term care. Share your concerns and preferences, where you may want to live and any medical history which may be important in making decisions.
- Think about sharing your home with someone or a group of people in the future.

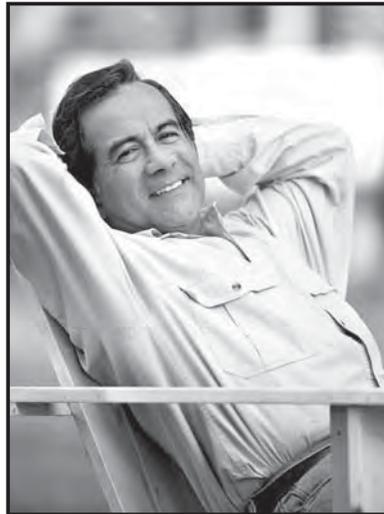


Contact the National Family Caregivers Association for more information on how to talk with your family and friends about long-term care at 1-800-896-3650 or www.thefamilycaregiver.org.

Decide who
you can
count on
for help

Learn what your community has to offer.

There are many local organizations with services and programs that can help with personal activities. They can help you plan for long-term care by explaining their different services and programs. For example, most communities have adult day-care, senior centers, meal programs and help with shopping and transportation. Others offer tips on how to stay healthy as you age or where to go for support. Some of these services are free. Other community services are available for a cost.



“Finding out what my community had to offer has made it easier to plan for my future. It has helped me gather information on services and programs that are there for me – now and in the future!”

Steps you can take now

- Learn about community services, programs, and whether they are available at no or low cost. Explore resources in your local community to find out what is available for you.
- Contact your faith community to find out if they can help with future long-term care needs, such as transportation or in-home services.
- Check with your doctor, local social service agency or hospital to help you locate different kinds of long-term care services available to meet your needs now and in the future.

 Call your local AARP (formerly known as American Association of Retired Persons) for tips on how to stay healthy as you age. Check under “Associations” in the yellow pages of the phone book for the number.

 Call your local Area Agency on Aging to get information on all the community services available for older people where you live. Look under “Aging” or “Human Services” in the local government blue pages of the phone book for the number. The Eldercare Locator (1-800-677-1116), a toll-free information line, can also give you this number.

Learn
what your
community
has to offer

Make sure your home remains a good fit.

Most people would prefer to stay in their own homes for as long as possible. However, homes that are easy to live in at age 50 can present problems later in life.

Some improvements can be inexpensive, like removing scatter rugs, making sure that smoke detectors are in working order, or replacing doorknobs. Bigger changes may include adding railings to outside steps, replacing floor coverings with slip-resistant carpet, or adding a bathroom to the ground floor of your home. Most home modifications will actually increase the value of your home.



“Making changes to our home throughout the years has made our lives a lot easier and safer. In addition, the value of our home has increased as a result.”

Steps you can take now

- Start thinking about small changes to your home to keep it safe in the years ahead.



Visit www.aarp.org to get a home modification checklist.



For help in locating a local contractor trained in counseling seniors about home modification, call the National Association of Home Builders at 1-800-368-5242.



Call your local Area Agency on Aging to ask about subsidized senior housing and home repair in your area. Look under “Aging” or “Human Services” in the local government blue pages of the phone book for the number. The Eldercare Locator (1-800-677-1116), a toll-free information line, can also give you this number.



Contact the U.S. Department of Housing & Urban Development (HUD) for local contacts who can tell you about the FHA 203K program for home repairs for low income families at www.hud.gov/offices/hsg/sfh/203k/menu.cfm.



If you live in a rural area, call the local office of the U.S. Department of Agriculture about their Farmer’s Home Administration loans to low income borrowers for home improvements. The telephone number is in the government blue pages of the phone book.

Make sure
your home
remains a
good fit

Worksheet

How to Compare Long-Term Care Insurance Policies

Fill in the information below so that you can compare long-term care insurance policies. Most of the information you need is in the outline of coverage provided in the policies you are comparing. Even so, you will need to calculate some information and talk to the agent or a company representative to get the rest.

Insurance Company Information

1. Name of the insurance company
Agent's name
2. Is the company licensed in your state?
3. Insurance rating service and rating

Policy 1 Policy 2

yes / no	yes / no

What levels of care are covered by this policy?

4. Does the policy provide benefits for these levels of care?

- Skilled nursing care?
- Personal/custodial care?

(In many states, both levels of care are required.)

5. Does the policy pay for any nursing home stay, no matter what level of care you receive?
 - If not, what levels aren't covered?

yes / no	yes / no
yes / no	yes / no

yes / no	yes / no

Where can you receive care covered under the policy?

6. Does the policy pay for care in any licensed facility?
 - if not, what doesn't it pay for?

yes / no	yes / no

7. Does the policy provide home care benefits for:

- Skilled nursing care?
- Personal care given by home health aides?
- Homemaker services?
- Other _____?

yes / no	yes / no
yes / no	yes / no
yes / no	yes / no
yes / no	yes / no

8. Does the policy pay for care received in:

- adult day care centers?
- assisted living facilities?
- other settings? (list)

yes / no	yes / no
yes / no	yes / no

Policy 1

Policy 2

How long are benefits paid and what amounts are covered?*

9. How much will they pay per day for:

- nursing home care?
- assisted living facility care?
- home care?

\$	\$
\$	\$
\$	\$

10. Are there limits on the number of days or visits per year for which benefits will be paid?

If yes, what are the limits for:

- nursing home care?
- assisted living facility care?
- home care? (days or visits?)

yes / no	yes / no
----------	----------

days	days
days	days

11. What is the length of the benefit period that you are considering?

years	years
-------	-------

12. Are there limits on the amounts the policy will pay during your lifetime?

If yes, what are the limits for:

- nursing home care?
- assisted living facility care?
- home care? (days or visits?)
- total lifetime limit?

yes / no	yes / no
----------	----------

\$	\$
\$	\$
\$	\$
\$	\$

* You may be considering a policy that pays benefits on a different basis, so you may have to do some calculations to determine comparable amounts.

How does the policy decide when you are eligible for benefits?

13. Which of the “benefit triggers” does the policy use to decide your eligibility for benefits? (It may have more than one)...

- unable to do activities of daily living (ADLs)
- cognitive impairment (older policies may discriminate against Alzheimer’s; newer ones don’t)
- doctor certification of medical necessity
- prior hospital stay
- bathing is one of the ADLs

yes / no	yes / no
----------	----------

yes / no	yes / no
yes / no	yes / no
yes / no	yes / no
yes / no	yes / no

Policy 1 Policy 2

When do benefits start?

14. How long is the waiting period before the benefits begin for:

- nursing home care?
- assisted living facility care?
- home health care?
- waiting period – service days or calendar days?

days	days
days	days
days	days
service / calendar	service / calendar

15. Are the waiting periods for home care cumulative or consecutive?

--	--

16. How long will it be before you are covered for a pre-existing condition? (Usually 6 months)

months	months
--------	--------

17. How long will the company look back in your medical history to determine a pre-existing condition? (Usually 6 months)

months	months
--------	--------

Does the policy have inflation protection?

18. Are the benefits adjusted for inflation?

yes / no	yes / no
----------	----------

19. Are you allowed to buy more coverage?

yes / no	yes / no
----------	----------

If yes,

- When can you buy more coverage?
- How much can you buy?
- When can you no longer buy more coverage?

\$	\$
yes / no	yes / no

20. Do the benefits increase automatically?

If yes,

- What is the rate of increase?
- Is it a simple or compound increase?
- When do automatic increases stop?

%	%

21. If you buy inflation coverage, what daily benefit would you receive for:

Nursing home care:

- 5 years from now?
- 10 years from now?

\$	\$
\$	\$

Assisted living facility care:

- 5 years from now?
- 10 years from now?

Home health care:

- 5 years from now?
- 10 years from now?

22. If you buy inflation coverage, what will your premium be:

- 5 years from now?
- 10 years from now?
- 15 years from now?

What other benefits are covered under the policy?

23. Is there a waiver of premium benefit?

If yes,

- How long do you have to be in a nursing home before it begins?
- Does the waiver apply when you receive home care?

24. Does the policy have a nonforfeiture benefit?

If yes, what kind?

25. Does the policy have a return of premium benefit?

26. Does the policy have a death benefit?

If yes, are there any restrictions before the benefit is paid?

27. Will the policy cover one person or two?

Tax-qualified status

28. Is the policy tax-qualified?

Policy 1

Policy 2

\$	\$
\$	\$

\$	\$
\$	\$

\$	\$
\$	\$
\$	\$

yes / no	yes / no
----------	----------

--	--

yes / no	yes / no
yes / no	yes / no
yes / no	yes / no
yes / no	yes / no

one / two	one / two

yes / no	yes / no
----------	----------

Policy 1 Policy 2

What does the policy cost?

29. What is the premium excluding all riders?

- monthly
- yearly

\$	\$
\$	\$

30. What is the premium if home care is covered?

- monthly
- yearly

\$	\$
\$	\$

31. What is the premium if assisted living is covered?

- monthly
- yearly

\$	\$
\$	\$

32. What is the premium if you include an inflation rider?

- monthly
- yearly

\$	\$
\$	\$

33. What is the premium if you include a nonforfeiture benefit?

- monthly
- yearly

\$	\$
\$	\$

34. Is there any discount if you and your spouse both buy policies?

- If yes, what is the amount of the discount?
- Do you lose the discount when one spouse dies?

yes / no	yes / no
\$	\$
yes / no	yes / no

35. What is the total annual premium including all riders and discounts?

- total monthly premium
- total annual premium

\$	\$
\$	\$

36. When looking at the results of Questions 29 through 35, how much do you think you are willing to pay in premiums?

\$	\$
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Phone numbers for your local SHIP

State Health Insurance Assistance Program: Call for help with buying a Medigap policy or long-term care insurance.

Alabama

1(800)243-5463

Alaska

1(800)478-6065 (In state only)

1(907)269-3680

Arizona

1(800)432-4040

Arkansas

1(800)224-6330

California

1(800)434-0222

Colorado

1(888)696-7213

Connecticut

1(800)994-9422 (In state only)

1(860)424-5862

Delaware

1(800)336-9500

Florida

1(800)963-5337

Georgia

1(800)669-8387

Guam

1(671)735-7389

Hawaii

1(888)875-9229

Idaho

1(800)247-4422

Illinois

1(800)548-9034 (In state only)

1(217)785-9021

Indiana

1(800)452-4800 (In state only)

1(317)233-3475

Iowa

1(800)351-4664

Kansas

1(800)860-5260 (In state only)

1(316)337-7386

Kentucky

1(877)293-7447

Louisiana

1(800)259-5301 (In state only)

1(225)342-5301

Maine

1(877)353-3771 (In state only)

1(207)621-0087

Maryland

1(800)243-3425

Massachusetts

1(800)243-4636

Michigan

1(800)803-7174

Minnesota

1(800)333-2433

Mississippi

1(800)948-3090

Missouri

1(800)390-3330

Montana

1(800)551-3191

Nebraska

1(800)234-7119

Nevada

1(800)307-4444

New Hampshire

1(800)852-3388 (In state only)

1(603)225-9000

New Jersey

1(800)792-8820 (In state only)

1(877)222-3737

New Mexico

1(505)476-4799

New York

1(800)701-0501

North Carolina

1(800)443-9354

1(919)807-6900

North Dakota

1(888)575-6611

Ohio

1(800)686-1578

Oklahoma

1(800)763-2828 (In state only)

1(405)521-6628

Oregon

1(503)378-2014

Pennsylvania

1(800)783-7067

Puerto Rico

1(877)725-4300

Rhode Island

1(401)462-4444

South Carolina

1(800)868-9095

South Dakota

1(800)536-8197

Tennessee

1(877)801-0044

Texas

1(800)252-9240

Utah

1(800)541-7735

Vermont

1(802)748-5182

Virgin Islands

1(340)772-7368

Virginia

1(800)552-3402 or

1(804)662-9333 (In state only)

Washington

1(800)562-6900

Washington, D.C.

1(202)739-0668

West Virginia

1(877)987-4463

Wisconsin

1(800)242-1060

Wyoming

1(800)856-4398

Congratulations! You have taken the first step towards owning your future.

For more information about on the risks and costs of long-term care, and on various planning options, go to the National Clearinghouse for Long-Term Care Information at www.longtermcare.gov.

U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES

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Own Your Future

Pennsylvania's Guide to Long-Term Care Planning Resources

As we age, it becomes increasingly important to plan for the future—but too many of us simply decide that it'll just be easier to “cross that bridge when we come to it.”

Unfortunately, failing to plan ahead can bring unexpected costs to you or your family.

I'm pleased to introduce this resource guide, which is designed to help you thoroughly plan for your individual long-term living needs. Beginning your planning process now will help to ensure your future needs will be met. It will also give you peace of mind.

In Pennsylvania, there are many opportunities for older adults to enjoy healthy, active, and independent lives. I encourage you to take the first step toward owning your own future by using this resource guide.

Sincerely,
Edward G. Rendell
Governor



Begin planning today!



Successful planning for your long-term living needs should include measures to support a healthy and active lifestyle, but should also include plans for eventual long-term care needs that may arise due to injury, illness, disability, or age. This guide includes resources that will provide you with information to assist you regardless of what stage you are in as you plan for future needs. Be sure to check out these highlights:

Services for Pennsylvanians: Information on the Office of Long Term Living
Insurance: Information on the new Pennsylvania Long Term Care Partnership
Financial Education: Information on the new Office of Financial Education
Legal: Advanced Directives for Health Care (living wills) and Powers of Attorney
National Resources: Veterans, aging, disability, and healthy living resources.

Services for Pennsylvanians



Pennsylvania Department of Aging

Web: www.aging.state.pa.us

Phone: 1- 717- 783- 1550

The Department of Aging oversees many services and benefits for older Pennsylvanians—most of which are provided at the local level through a network of 52 Area Agencies on Aging (AAA). Individuals should contact their local AAA for information on accessing services in their area. A complete listing is available on the Web site or see the government pages of your local phone book. The Web site offers information on health and wellness, nutrition, mental health, legal services, protective services, and advocacy.

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF PUBLIC WELFARE
DEPARTMENT OF AGING

OFFICE OF LONG TERM LIVING

Office of Long Term Living

Web: <http://www.dpw.state.pa.us/About/OLTL/>

Phone: 1- 866- 286- 3636

Provides consumer and provider information on long- term living services available for individuals who need assistance due to aging, illness, disability, or injury. Helps plan for future needs.



Pennsylvania Department of Public Welfare

COMPASS: Commonwealth of PA Access to Social Services

Web: www.dpw.state.pa.us

Phone: 1- 800- 692- 7462

COMPASS provides on- line access to health and human services in Pennsylvania. Here you can learn about services, see if you may qualify, apply for those services, and re- apply when it is time for renewal. Individuals without computer access should consult the government pages of their local phone book and contact their local County Assistance Office.



Pennsylvania Department of Health

Web: www.health.state.pa.us

Phone: 1- 877- PA HEALTH; 1- 877- 724- 3258

This Web site provides information on topics including family health, healthy living, health risks and communicable diseases, contact information for community health systems, drug and alcohol prevention and treatment, gambling and tobacco addiction and treatment, and licensure information for nursing homes.



SILC- Statewide Independent Living Council

Web: www.pasilc.org

Phone: 717- 364- 1732

SILC is a statewide planning council for Centers for Independent Living in Pennsylvania. Centers provide information and referral, peer support to people with disabilities, and training on independent living skills. Services are provided to people with disabilities and their families, community service providers, government agencies, and private businesses.

Insurance Resources



APPRISE —State Health Insurance Assistance Program Pennsylvania Department of Aging

Web: www.aging.state.pa.us

Phone: 1- 800- 783- 7067

APPRISE is a free health insurance counseling program designed to help older Pennsylvanians with Medicare. Counselors are specially trained volunteers who can provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, and Medicaid.

APPRISE counselors also assist consumers in examining their circumstances to determine whether the purchase of long-term care insurance is an appropriate choice. If the consumer's situation is such that long-term care insurance would not be a financially viable option or the consumer has a health condition which would preclude the availability of this type of insurance, APPRISE counselors can explain the various private and public funding options to assure care is available when needed.



Pennsylvania Insurance Department

Web: www.insurance.state.pa.us

Phone: 1- 877- 881- 6388

Regional Offices: Harrisburg 1- 717- 787- 2317
Philadelphia 1- 215- 560- 2630
Pittsburgh 1- 412- 565- 5020

The Insurance Department provides educational and informational resources to consumers on understanding and selecting long-term care insurance as well as auto/home/health insurance, annuities, and continuing care retirement communities. Call us to receive your complimentary *Long-Term Care Insurance Guide* with specific information about long-term care insurance companies, their policies, and the cost of coverage.

PENNSYLVANIA LONG TERM CARE PARTNERSHIP

Pennsylvania Long Term Care Partnership

Web: www.longtermcare.state.pa.us

Phone: Call your local insurance carrier for information or
1- 866- 286- 3636

Pennsylvania's Long Term Care Partnership program is a public-private partnership between the Commonwealth and private insurers. It encourages people to plan early for their future long-term living needs by purchasing a certain type of long-term care insurance that offers asset protection. These policies offer those who purchase them a way to protect their assets, dollar-for-dollar, in the amount of policy benefits paid out on their behalf in the event they ever need to apply for long-term care benefits under Pennsylvania's Medical Assistance (MA) Program.

Financial Education



Pennsylvania Office of Financial Education

Web: www.moneysbestfriend.org

Phone: 1- 717- 783- 2498

The Pennsylvania Office of Financial Education seeks to increase the availability and quality of financial information available in today's schools, communities, and workplaces. Its Web site contains information on budgets and cash flows, banking basics, saving and investing, credit, bankruptcy, insurance, taxes, and more.



Pennsylvania Housing Finance Agency

Web: www.phfa.org

Phone: 1- 717- 780- 3800

The Pennsylvania Housing Finance Agency has information for home owners, home buyers, and renters. Information available includes financing, renovations and repairs, foreclosure, apartment finders, and homebuyer education.



Financial and Consumer Literacy Web site Penn State University Cooperative Extension

Web: <http://consumerissues.cas.psu.edu>

Phone: 1- 814- 863- 7870

Penn State Cooperative Extension offers financial education programs, seminars, and publications to help Pennsylvanians manage money wisely. Many of the publications are also available electronically on the Web site along with other financial education resources and links to financial information.



Pennsylvania Securities Commission

Web: www.psc.state.pa.us

Phone: 1- 800- 600- 0007

Information concerning registration of investment products, broker dealer agents, and investment advisers, as well as disciplinary history is available through the Office of the Commission's Secretary. The Commission also offers information for investors concerning a wide range of investment products and scams on its Web site.



Pennsylvania Department of Military and Veterans Affairs

Web: www.paveterans.state.pa.us

Phone: 1- 800- 547- 2838

The Department of Military and Veterans Affairs' mission is to provide advice and assistance to Pennsylvania's 1.1 million veterans and their families, provide quality care to aging veterans, create responsible citizens, and develop lifelong learning in veterans' children who reside at Scotland School for Veterans' Children. This Web site contains information about the programs and services it offers.

Legal Advice



Pennsylvania Department of Aging

Web: www.aging.state.pa.us

Phone: 1- 717- 783- 1609

The Department of Aging's Web site contains information about Advanced Directives for Health Care (living wills) and Powers of Attorney, including a downloadable form.

The Web site also contains contact information for local Area Agencies on Aging, which offer limited legal assistance through outside providers as well as guidance on issues including health care, benefits, elder abuse, and guardianship.



Pennsylvania Bar Association

Web: www.pabar.org

Phone: 1- 800- 932- 0311

The Pennsylvania Bar Association's Web site has a section on public resources, including educational materials. The organization runs a Lawyer Referral Service by telephone (1- 800- 692- 7375) and provides a list of county bar associations' referral services.



Pennsylvania SeniorLAW Helpline

Web: www.seniorlawcenter.org

Phone: 1- 877- PA SR LAW (1- 877- 727- 7529)

The SeniorLAW Helpline provides older Pennsylvanians with free, confidential legal advice and/or referrals over the telephone. Attorneys can provide legal information and guidance on a wide range of issues affecting seniors, but no direct representation is available. Callers who require legal representation are referred to appropriate organizations and providers. Language interpretation services are available. Hours of operation: Monday through Friday, 10 a.m. to 4 p.m.



Pennsylvania Legal Aid Network, Inc.

Web: www.palegalservices.org

Phone: 1- 800- 322- 7572; or 1- 717- 236- 9486

Pennsylvania Legal Aid Network, Inc. (PLAN) coordinates and supports organizations across the state that offer free civil legal services to low- income Pennsylvanians. Its Web site contains links to local and regional organizations, which provide qualified individuals with advice and representation on topics such as benefits, consumer issues, housing, and family law. In conjunction with the Pennsylvania Bar Association and the Legal Services Corporation, PLAN offers a wide range of free educational materials through www.PALawHelp.org. This Web site has an "Elder Law" section about issues affecting older Pennsylvanians.

National Resources



United States Department of Veterans Affairs

Web: www.va.gov
Phone: 1- 800- 827- 1000

The U.S. Department of Veterans Affairs offers information about benefits available to veterans and their dependents.



Benefits CheckUp National Council on Aging

Web: www.benefitscheckup.org

Hosted by the National Council on Aging, BenefitsCheckUp is the nation's most comprehensive Web-based service to screen for benefits programs for seniors with limited income and resources.



MyMoney.Gov

Web: www.mymoney.gov/

This U.S. government Web site is dedicated to teaching all Americans the basics about financial education including purchasing a home, balancing your checkbook, investing in your 401k, and more.



ElderCare Locator

Web: www.eldercare.gov
Phone: 1- 800- 677- 1116

Sponsored by the U.S. Administration on Aging, this site connects individuals with resources allowing older persons to live independently in their communities. It also connects to federal, state, local, and community-based organizations helping consumers and caregivers.



Consumer.Gov

Web: www.consumer.gov/yourmoney.htm

This resource provides consumer education about financial matters including investor education, consumer expenditure, banking, consumer protection, financial education, pension, and retirement.



Healthfinder.Gov

Web: www.healthfinder.gov

Sponsored by the U.S. Department of Health and Human Services, this site contains information on prevention and wellness, caregivers, health organizations, drug interactions, and much more.



DisabilityInfo.Gov

Web: www.disabilityinfo.gov

Comprehensive Web site of Federal disability resources connecting people with disabilities to the resources they need to actively participate in the workforce and their communities.