



An Overview of Georgia Long-Term Care Partnership

Overview

About two-thirds of all Americans will likely need some type of supportive services after age 65. The average rate for a semi-private room in a Georgia nursing home in 2010 was \$164 a day, or more than \$59,860 per year.

What is Long-Term Care (LTC)?

Long-term care services may include medical, social, housekeeping or rehabilitation services needed over months or years to improve or maintain health and a level of personal independence. Such services are provided in nursing homes, a person's own home or assisted living facilities.

What is the Georgia Long-Term Care Partnership?

The Georgia Long-Term Care Partnership is designed to reward Georgians who plan ahead by purchasing long-term care insurance. This insurance provides a Medicaid asset protection feature. This means that for every dollar a Long-Term Care Partnership policy pays out in benefits, a dollar of assets can be protected (disregarded) from the LTC Medicaid asset limit and Estate Recovery.

The Georgia LTC Partnership was established to:

- Provide incentives for individuals to insure against the costs of providing for their LTC needs
- Provide a mechanism for individuals to qualify for coverage of the cost of their LTC needs under the Medicaid program without first exhausting their resources
- Provide counseling services through the Division of Aging Services of the Georgia Department of Human Services
- Alleviate the financial burden on the Georgia Medicaid program by encouraging pursuit of private initiatives

Georgia LTC Partners

The Georgia Department of Community Health (DCH) administers the program. The Department of Human Services (DHS) Division of Aging Services provides an information hotline and mobilizes a statewide team of specialists to answer public inquiries and build community awareness about Long-Term Care Partnership policies. The Office of the Commissioner of



2010 Average Long-Term Care Costs in U.S.

- \$205/day for a semi-private room in a nursing home
- \$229/day for a private room in a nursing home
- \$3,293/month for care in an Assisted Living Facility (for a one-bedroom unit)
- \$21/hour for a Home Health Aide
- \$19/hour for Homemaker services
- \$67/day for care in an Adult Day Health Care Center



Source: www.longtermcare.gov

of Insurance monitors agent licensing and the marketing of Partnership-approved policies.

Consumers may call **800-656-2298** toll-free in Georgia or **404-656-2070** in the Metro Atlanta dialing area or visit the Office of Commissioner of Insurance website: www.gainsurance.org.

For more information on the Georgia Long-Term Care Partnership program, please call GeorgiaCares at **800-669-8387** or log onto www.mygeorgiacares.org. Or visit DCH's Long-Term Care Partnership page at www.dch.georgia.gov/galtcp.