Educating Idahoans on Planning for Independence & Long-term Care

The Situation
With the decreased security of our economy, many individuals and families are concerned for the well-being of their future as they, themselves, and loved ones age. Long-term Care (LTC) is associated with the elder population, however, the need is found in the elder’s successors—adults in their 40’s and up. Because of the high cost of in-home care or care in an assisted living or nursing home is significant, it is important to make the right decision, and know what services are being offered, and their cost. Many individuals and couples are finding that they are “starting too late” in planning for their long-term care. Understanding policies, laws and programs surrounding these concerns can be overwhelming. To ease the transition of aging, local resources are available to educate, assist, and counsel those concerned and those planning.

Our Response
The University of Idaho (UI) Extension examined the need for updated and related information to educate our communities. The three goals set in place to educate the community include:
1. Raise awareness and increase understanding of some of the issues surrounding LTC;
2. Increase participants’ knowledge of LTC options and several methods of paying for LTC;
3. Provide participants with resources and tools to make LTC decisions.

In order to accomplish these goals, UI Extension combined with AARP-Idaho to provide a three hour, morning seminar. This seminar was held in a wheelchair accessible facility, with sufficient lighting and a sound system for those with hearing impairments. AARP provided an in-kind donation so that this seminar was available to the public at no-cost, attracting those with various incomes, needs, health issues, and lifestyles.

On October 25, 2008, the Idaho Falls area hosted the “Planning for Independence & Long-term Care” Seminar. Topics presented included:
- The Chances of Needing Long-term Care—AARP Representative & State Director
- Long-term Care Insurance—UI Extension Educator from Jerome County
- Community Long-term Care Resources—Eastern Idaho Special Services Agency on Aging
- Getting Help with Medical Costs—Idaho Legal Aide

Following the presentations, participants had the opportunity to meet with a representative of the Idaho Department of Insurance, Senior Health Insurance Benefits Advisory (SHIBA) representative.
Program Outcomes
Of the 50 participants that registered, 47 attended, with 36% being between the ages of 66-75, 36% were 65 or younger, and 28% were 76 or older.

During the program, participants were asked to complete a survey to aid in future planning. As a result of the seminar:

- 100% stated that they were more aware of long-term care topics than they were before the seminar;
- 92% indicated that they have a better understanding of long-term care issues than they did before the seminar;
- 89% agreed that the information they received will help their family and themselves to develop a plan for long-term care;
- 89% indicated they have an increased knowledge of long-term care options;
- 77% notated that they have increased knowledge about long-term care insurance.

Participants attended not only for themselves, but as caregivers for their parents or loved ones in addition to gain a greater knowledge about circumstances surrounding financial assistance affected by our economy. At least 33% are recurring participants of UI programs.

Overall, the seminar was well received and provided those who came with information they needed and will utilize. Of those who completed the survey, 94% plan to discuss the information provided with a family member or friend, while 61% intend to develop a plan for long-term health care needs.

The Future
Based on the interest expressed in the survey and verbal comments following the seminar, many participants would like the presenters to spend more time in an in-depth presentation with visuals about legal aid to comprehend how it is affecting their LTCI policies. Participants also would like more time for questions. Suggested topics for future seminars include Life Insurance, Long-term Health Care, Death Benefits, eligibility requirements for Medicare, Single Person Policies, and In-home paid Care Givers.

Other Contributing Faculty
Marilyn Bischoff, Extension Family Economics Specialist
Lyle Hansen, Jerome County Extension Educator
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Cooperators and Co-Sponsors
AARP-Idaho
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