

# IMPACT



Ada County, 5880 Glenwood Ave., Boise, Idaho 83714; 208-377-2107; Fax: 208-375-8715

## Long Term Care: Planning for Quality of Life

### *The Situation*

Most Americans will encounter the need for long term care, either for themselves or a loved one. The rapidly increasing cost of long-term care is one of the largest expenses facing families and government. The average retiree has only \$30,000 saved for retirement. One year in an Idaho nursing home averages \$40,000; the average stay is 2.3 years. Baby-boomers and their families need to understand long-term care options and plan for a “later life” of health and dignity.

### *Our Response*

University of Idaho (UI) Extension teamed with AARP-Idaho to provide Long Term Care (LTC) workshops for Ada and Canyon County residents. Two 4-hour workshops were held in Caldwell and Boise. Our partnership with AARP-Idaho provided over \$17,000 of in-kind funding and enabled Extension to recruit large workshop audiences of 131 in Caldwell and 161 in Boise. Topics explained during the workshop and presentations included:

- Should You Purchase Long Term Care Insurance?—Idaho State Department of Insurance.
- Local Resources for Long Term Care—SW Idaho Area Agency on Aging.
- Can I Get Help With my Medical Costs?—Department of Health & Welfare and Idaho Legal Aid Services.



*Caldwell Senior Center, April 16, 2005*



*Holiday Inn, Boise, May 14, 2005*

### *Program Outcomes*

Nearly 300 participants from Ada and Canyon counties attended the workshops. Workshop participants learned how to plan for LTC, manage the risk of LTC, and protect their financial security despite LTC’s high costs. The workshops generated very positive comments and evaluations from participants, partners, and speakers. Post-evaluations returned by workshop participants indicate:

- 95% became more aware of long-term care issues.
- 82% gained new resources to help them make long term care decisions.

- 86% became more aware of long-term care options.
- 90% felt the information gained will be useful to themselves and their families.

Actions participants plan to take as a result of attending the Long Term Care Workshop include:

- 86% will review the publications they received.
- 74% will share the information they gained with a family member or friend.
- 44% will review their financial assets to determine how they will pay for long term care.
- 53% will determine the type of long term care they prefer, in case it's needed, and will discuss their preferences with a family member or friend.



*Participants received the AARP publication “Caring for Those You Care About” along with a wealth of resources and information to help them prepare for LTC.*

As a result of attending the program participants responded:

- “I was able to gain much information from speakers, the handouts and am looking forward to reading the information received at the reception desk.”
- “Very informative seminar, well presented by informed people.”
- “I received very useful information to help in shopping for Long Term Care Insurance.”
- “Invest in wellness to prolong useful years.”
- “Check out veteran’s benefits.”
- “Organize files to keep information in one location.”

As a result of our teamwork on the Long Term Care Workshops with the Idaho Department of Insurance and the Area Agency on Aging, UI Extension was one of five states chosen to implement a \$50,000 grant from the Centers for Medicare and Medicaid Services (CMS) to provide Medicare Drug Card education to Idaho’s seniors in 2005.

### **The Future**

Because of the need and overwhelming response, UI Extension is exploring continuing our AARP-Idaho partnership in 2006 to provide mid-life and older Idahoans with Long Term Care workshops in southwest Idaho. Long Term Care continues to be an area of concern expressed by local Ada and Canyon county advisory committees and area residents.

### ***For More Information***

Beverly Healy, Extension Educator  
 University of Idaho Extension—Ada County  
 5880 Glenwood Ave.  
 Boise, Idaho 83714  
 208-377-2107  
 Fax: 208-375-8715  
 Email: [bhealy@uidaho.edu](mailto:bhealy@uidaho.edu)

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