

# IMPACT

University of Idaho  
Extension

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

## Planning for Quality of Life in Later Life

### *The Situation*

Long-term care is one of the largest and fastest-growing expenses facing families and government. The average annual cost of an Idaho nursing home stay is near \$60,000, with an average stay of 2.3 years. Yet by some estimates, only one-quarter of workers and one-third of retirees have long-term care insurance, and they report only modest levels of retirement savings. 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 and the Canyon Owyhee Financial Literacy Coalition to provide Long Term Care (LTC) workshops for Ada and Canyon County residents. Over the last four years, seven 4-hour seminars were held in Caldwell, Nampa and Boise. Our partnership with AARP-Idaho and co-sponsors provided over \$53,000 of in-kind funding and enabled Extension to recruit large seminar audiences of 180 in Nampa (2003); 131 in Caldwell (2005); 163 in Boise (2005), 143 in Nampa (2006); 146 in Boise (2006); 102 in Nampa (2007); and 101 in Boise (2007). Topics explained during the seminar and presenters included:

- Should You Purchase Long Term Care Insurance?—Idaho State Department of Insurance and the University of Idaho Extension.
- 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.



### *Program Outcomes*

Nearly 1,000 participants from Ada, Canyon and surrounding counties attended the seminars in 2003, 2005, 2006, and 2007. Seminar participants learned how to plan for LTC, manage the risk of LTC, and protect their financial security despite LTC's high costs. The seminars generated very positive comments and evaluations from participants, partners, and speakers.

Post-evaluations returned by seminar participants indicate:

- 96% became more aware of long-term care issues.
- 88% gained new resources to help them make long term care decisions.
- 92% became more aware of long-term care options.
- 87% increased their knowledge of long-term care insurance.

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

- 74% will review the publications they received.
- 63% will share the information they gained with a family member or friend.



*Participants received numerous handouts and copies of PowerPoint presentations from the speakers and cooperators.*

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.”

In 2006, AARP-Idaho videotaped the Boise LTC session. Copies of the program were placed in public libraries for check-out by Idaho residents.

## **The Future**

Because of the need and overwhelming response, UI Extension is exploring continued partnerships with AARP-Idaho to provide mid-life and older Idahoans with Long Term Care seminars in southwest Idaho. Long Term Care continues to be an area of concern expressed by Ada and Canyon County advisory committees and area residents.



## **Cooperators and Co-sponsors:**

AARP-Idaho  
Canyon Owyhee Financial Literacy Coalition  
Caldwell Public Library  
Caldwell Senior Citizen Center  
Community Volunteers  
Department of Health & Welfare  
Howdy Neighbor  
Idaho Attorney General’s Office  
Idaho Power Company  
Internal Revenue Service  
Mercy Medical Center  
Preferred Retirement Options  
SW Idaho Area Agency on Aging  
Western Idaho Community Action Partnerships

## ***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)