

# IMPACT

University of Idaho  
Extension

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## Educating Idahoans How to Choose and Finance Long Term Care

### *The Situation*

Most Americans will encounter the need for long term care, either for themselves or a loved one. Long-term care (LTC) refers to a broad range of supportive medical, personal and social services for people who are unable to provide for their own needs for an extended period of time. This need for care from others may be caused by accident, illness, dementia, stroke, depression or frailty. The costs of a rapidly growing generation of elderly people needing care are placing significant pressure on care-giving family members and government programs. One year in an Idaho nursing home costs \$50,000 or more; the average stay is 2.3 years. Individuals and families need to understand long term care options, and costs to plan for a “later life” of health and dignity.

### *Our Response*



To educate Idahoans about LTC issues and choices, the University of Idaho (UI) Extension has offered Long Term Care educational seminars throughout Idaho since

2003. The goals of the educational seminars are to:

- 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.

To meet these goals, UI Extension partnered with AARP-Idaho and state agencies. Since initiation of the seminars in 2003 AARP has provided more than \$250,000 of grant and in-kind support. AARP’s contributions enabled Extension to offer the seminars at no-cost to participants. University of Idaho educators planned, implemented, and evaluated five four-hour seminars during 2007.

Seminar Locations	2007 Dates	# Attendees
Boise	6/16	93
Burley	5/19	37
Nampa	6/30	102
Rexburg	4/28	35
Twin Falls	6/9	64

Workshop participants learned how to plan for LTC, manage its risks, and protect their financial security despite LTC’s high costs. Topics explained during the workshop and presenters include:

- Local Resources for Long Term Care—Area Agencies on Aging.
- Should You Purchase Long Term Care Insurance?—Jerome County Extension educator *or* Idaho State Department of Insurance.
- Can I Get Help With Long Term Care Medical Costs?—Department of Health & Welfare *or* Idaho Legal Aid Services *or* local elder law attorney.

## ***Program Outcomes***

Since 2003 University of Idaho Extension and AARP-Idaho have co-sponsored thirty-one seminars reaching nearly 2,500 Idaho residents. More than 430 Idahoans attended Long Term Care seminars during 2007. Forty-six percent of seminar participants were age 65 or younger. Evaluations returned at the conclusion of the seminars indicate:

- 95% of participants have a better understanding of long-term care issues than before the workshops
- 93% increased their knowledge of long-term care options
- 91% agreed that information provided will help them make long-term care decisions
- 71% learned ways to pay for long-term care

Participants commented that as a result of this seminar they would:

- Help parents with long-term care decisions
- Set up a guardianship for a disabled child
- Consider purchasing long-term care insurance
- Review their current long-term care insurance for adequate coverage

### **The Future**

University of Idaho Extension faculty will offer up to 10 Long Term Care seminars during 2008 in partnership with AARP-Idaho and our cooperators. Attendees at the seminars will receive a complimentary copy of a new publication, *Idahoans Guide to Long-Term Care Insurance and Services Prices*, coauthored by AARP, a UI Extension educator, and the Idaho Department of Insurance. Copies of a video filmed by AARP at the 2006 Boise Long Term Care seminar have been distributed to community libraries throughout Idaho, thus educating thousands of additional Idaho residents about this important topic.

### **Cooperators and Co-Sponsors**

- AARP-Idaho
- Idaho Area Offices on Aging
- Idaho Department of Health and Welfare
- Idaho Legal Aide
- Dennis Voorhees, Attorney at Law

## ***For More Information***

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