

IMPACT

University of Idaho
Extension

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

Planning for Independence and Long-term Care

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 nearly \$70,000, 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 five years, nine 4-hour seminars were held in Caldwell, Nampa and Boise. Our partnership with AARP-Idaho and co-sponsors provided over \$69,000 of in-kind funding and enabled Extension to recruit large seminar audiences in Nampa, Caldwell and Boise.

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 and Welfare.
- Medicaid Liens and Estate Recovery—Idaho Legal Aid Services.

Program Outcomes

Over 1,000 participants from Ada, Canyon and surrounding counties attended the seminars in 2003, 2005, 2006, 2007, and 2008. 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:

- 98% became more aware of long-term care topics.
- 94% gained new resources to help them make long term care decisions.
- 98% increased awareness of long-term care options.
- 89% increased their knowledge of long-term care insurance.
- 94% received resources to help them make long-term care decisions.

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

- 89% will review the publications they received.
- 70% will share the information they gained with a family member or friend.

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.



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

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 and 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



AARP Co-sponsors Ross Wulf, Peggy Munson, President AARP-Idaho, Donna Deleno-Neuwirth, Government Relations office.



Canyon/Owyhee Financial Literacy Coalition, Wilma Thomas and Betty Renstrom pictured.

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