Model Long-Term Care Partnership Program Resolution

A Resolution urging the Congress of the United States to amend section 1917(b)(1)(C) of the Social Security Act by deleting May 14, 1993 as the deadline for approval by states of long-term care partnership plans.

WHEREAS, Current Federal and state medical assistance expenditures for long-term care services in [Insert State] exceed [Insert Approximate Dollar Amount] annually, with the state’s annual share at approximately [Insert Dollar Amount]; and

WHEREAS, Skyrocketing costs of providing care to persons who need assistance to meet daily needs have hit the middle class particularly hard; and

WHEREAS, The national average cost for nursing home care is approximately $50,000 per year; and

WHEREAS, Costs to the [Insert State] will rise on account of increasing demands for services as our population ages; and

WHEREAS, The purpose of the long-term care partnership program is to provide incentives to individuals to purchase long-term care insurance, and consequently to relieve the financial burdens on the states when they assume payment for the long-term care needs of their citizens under the Medicaid program by allowing individuals who exhaust qualified private long-term care policy benefits to protect an equivalent value of assets and still satisfy Medicaid’s financial eligibility requirements; and

WHEREAS, The concept of long-term care partnerships results in private insurance paying first and government paying last; and

WHEREAS, The four states that have had partnership plans for almost a decade, specifically California, Connecticut, Indiana and New York, have experienced significant savings to taxpayers, and have seen less than 100 total partnership purchasers qualify for Medicaid; and

WHEREAS, American citizens in 46 states, the District of Columbia and territories of the United States are being discriminated against by not being able to enjoy the benefits provided by long-term care partnership plans due to a restriction present in section 1917(b)(1)(C) of the Social Security Act (49 Stat. 620, 42 U.S.C. § 1396p(b)(1)(C)) which has discouraged additional states from enacting long-term care partnership programs by effectively removing the major incentive for individuals to participate; therefore be it

RESOLVED, That the [Insert Legislative Body] memorializes the United States Congress to amend section 1917(b)(1)(C) of the Social Security Act (49 Stat. 620, 28 42 U.S.C. § 1396p(b)(1)(C)) by deleting May 14, 1993, as the deadline for approval by states of long-term care partnership plans, thus affording states throughout the nation the ability to give their citizens the same rights to participate in those types of plans; and be it further

RESOLVED, That copies of this resolution be transmitted to the presiding officers of each house of the United States Congress and to each member of the [Insert State] congressional delegation.