Letter from the Director

Welcome to the Indiana Partnership 2nd Quarter 2010 newsletter. Implementation of health care reform continues to be a focus for our Compliance Division at the Department of Insurance. The challenge for all States is analyzing the various requirements and meeting deadlines while waiting on final regulations.

In last quarter's newsletter, the new LTC cash benefit (CLASS ACT) in PPACA was highlighted. No additional details have been released on this program. Final regulations are not due until October 2012. This government program provides a modest cash benefit for LTC services. Long term care issues are also impacted by health care reform particularly through reforms to Medicaid Services.

I need to clarify the LTC renewal requirement which was misstated in the last newsletter (April 2010). Changing from a 2 year to 4 year license and now back to a 2 year license has created different interpretations of the LTC CE renewal requirements. The correct requirement is explained under the “Partnership Office Update” section.

Our spotlight this quarter is on the Indiana Long Term Care Ombudsman Program. This program is an advocate for residents and families of long term care facilities.
LTC CE Requirements
An Indiana resident agent is required to take an 8 hour basic LTC CE class to sell long term care. Plus, if selling Partnership, an agent (resident and non-resident) is required to take the 7 hour Partnership LTC course.

The LTC renewal is 5 hours every renewal period of your license. This can be any combination of 5 hours. The LTC renewal is not based on the date of the 8 hour class.

If you have a 4 year license, look at LTC renewal requirements as 2, two year periods. If you had already taken the 8 hour class, then you would need 5 hours in the first 2 year period and another 5 hours in the 2nd year period. The LTC licensing regulation can be found under 760 IAC 2-10-1.

LTC Awareness Letter
Our LTC education campaign continues to exceed our expectations. We are finding that many consumers are unaware of the financial impact of long term care services until the need is immediate. Also, it is also very apparent from the phone calls we receive, that even after 17 years of Indiana Partnership, we need to continue to inform Hoosiers about their LTC options. You can participate in this program from our website www.longtermcareinsurance.in.gov.

Interesting Statistics
Indiana – State Median: Annual Care Costs in 2010

<table>
<thead>
<tr>
<th>Nursing Home Care</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Private room</td>
<td>$75,606</td>
</tr>
<tr>
<td>Semi-private room</td>
<td>$63,375</td>
</tr>
<tr>
<td>Assisted Living Facility</td>
<td></td>
</tr>
<tr>
<td>Private, one bedroom</td>
<td>$43,500</td>
</tr>
<tr>
<td>Adult Day Health Care</td>
<td></td>
</tr>
<tr>
<td>Adult day health care</td>
<td>$16,458</td>
</tr>
<tr>
<td>Home Care</td>
<td></td>
</tr>
<tr>
<td>Home health aide</td>
<td>$43,472</td>
</tr>
<tr>
<td>Homemaker services</td>
<td>$41,184</td>
</tr>
</tbody>
</table>

Nursing Home Resident with a Community Spouse
The income limits will not change for July.
Partnership Expansion

It is now easier to list the states that are not currently Partnership states (11) – Washington, Utah, New Mexico, Illinois, Mississippi, Michigan, West Virginia, Vermont, Massachusetts, Alaska, and Hawaii.

North Carolina will become a Partnership state effective January 2011.

Wisconsin had originally opted out of reciprocity, but now is in the Reciprocity Compact.

Topic Spotlight

The Indiana Long Term Care Ombudsman Program is a federal and state funded program that provides advocacy and related services for consumers of congregate long term care services, regardless of age or payer source. Congregate settings include nursing facilities, residential care facilities, assisted living facilities, adult foster care homes and county operated residential care facilities.

The mission of the Long Term Care Ombudsman Program is to improve the quality of life and care for residents of long term care facilities. That mission is accomplished through investigation and resolution of individual complaints, consumer education designed to inform and empower consumers, system advocacy which includes legislation and public policy activities, promotion of community involvement in long term care, and other activities designed to improve long term care delivery and oversight.

There are 22 Certified Local and numerous Volunteer Ombudsmen who are representatives of the Office of the State Long Term Care Ombudsman which is located in the Division of Aging. These representatives operate out of 17 local offices across
the state, whose numbers are listed below. Anyone may contact the Ombudsman program on behalf of a long term care consumer, but Ombudsmen are guided in their actions by the individual receiving direct service. There is no charge for Ombudsman services. The names of persons contacting Ombudsmen and the information they provide is confidential.

What does the Ombudsman do?

- Receives, investigates, and attempts to resolve problems or complaints affecting residents of long term care facilities.
- Answers questions and provides information and referrals about long term care related services, including alternatives to nursing home care and how to choose a nursing home.
- Promotes resident, family, and community involvement in long term care.
- Promotes community education and awareness of the needs of residents.
- Coordinates efforts with other agencies and organizations concerned with long term care.
- Identifies issues and problem areas in long term care and recommend needed changes.

As a LTC insurance professional, you can be an important resource for your clients and families. Below are helpful websites for long term care information.

A Place for Mom: www.aplaceformom.com
Areas on Aging: www.in.gov/fssa/da/3478.htm
Indiana Dept. of Health: www.in.gov/isdh/23260.htm
Indiana Department of Insurance: www.in.gov/idoi
Indiana LTC Insurance (Partnership) Program: www.longtermcareinsurance.in.gov
IN LTC Ombudsman: www.in.gov/fssa/da3474.htm
Partnership Expansion Map: http://www.dehpg.net/ltcpartnership/map.aspx
State Health Insurance Assistance Program (SHIP): www.medicare.in.gov
Striving for Excellence in Long-Term Care

Ombudsman Areas

To contact the Ombudsman call:

State Ombudsman:
1-800-622-4484
317-232-7134

Area Ombudsmen:

Area 1    1-800-826-7871
          (219) 794-1829

Area 2    1-800-552-7928
          (574) 284-2644

Area 3    1-877-469-3161
          (260) 469-3161

Area 4    1-800-382-7581
          (765) 423-5327

Area 5    1-800-654-9421
          (574) 737-2169

Area 6    1-800-589-1121
          (765) 759-1121 ext 145

Area 7    1-800-489-1561
          (812) 238-1561

Area 8    1-800-869-0212
          (317) 631-9410

Area 9    1-800-458-9345
          (765) 966-1795

Area 10   1-800-844-1010
          (812) 876-3383

Area 11   1-866-644-6407
          (812) 372-6918

Area 12   1-800-842-9002
          (812) 888-5158

Area 13   1-888-948-8330
          (812) 948-6428

Area 14   1-800-845-6914
          (812) 277-9626

Area 15   1-800-852-3477
          (812) 426-1295

V.O.I.C.E.S.
Vanderburgh County

(812) 423-2927

V.O.I.C.E.S.
Vanderburgh County

JOB K5176
IDA BRO 202 (911/4/16)