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# Long-term care insurance bill's prospects diminish

Measure would make it easier for workers to buy coverage

BY GETAHN WARD • THE TENNESSEAN • JANUARY 23, 2010

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Barbara Holder, 63, bought a long-term care insurance policy for herself last year after seeing how much it helped pay the bills when her mother moved into a nursing home three years ago.



Her mother's policy from Genworth Financial paid \$3,000 a month toward costs of a private room that today in the Nashville area averages \$5,600 a month. Her mother's Social Security benefits covered the rest until she died last May.

"When you don't have to worry about where the payments for the nursing home are coming from, that eases that burden," said Holder, who works as a high school librarian. Holder is now among the 10 percent of individuals over age 50 who have bought private insurance coverage for longterm care, including nursing home or home health services

But experts say it's questionable whether that percentage will rise very much or very quickly now that a health reform bill that could have boosted interest in long-term care enrollment has hit more snags in Congress.

Advocates for seniors and the disabled have been arguing in favor of parts of health reform that would have created a public program to let workers pay for long-term care insurance via payroll deduction at work. Supporters say promoting such a program would make the policies more accessible and affordable for millions more people.

"It's a step in the right direction," said Ron Taylor, executive director of the Tennessee Health Care Association, a trade association for nursing homes and assisted-living facilities, which would benefit from wider acceptance of long-term policies.

Critics, however, question the viability of a public

program, saying it only would draw patients at higher risk of becoming disabled and would lead to future increases in premiums or reduced benefits to absorb all the costs.



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Phyllis Shelton, president of LTC Consultants, leads a seminar on the benefits of long-term care insurance. Shelton thinks if a long-term care bill passes, "there'd be no teeth to make employers offer it." (LARRY McCORMACK / FILE / THE TENNESSEÁN)

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"Even if it passes there'd be no teeth (in the bill) to make employers offer it. And if they offer it, employees can opt out, which in my opinion, many, if not most, will," said Phyllis Shelton, president of LTC Consultants in Hendersonville, which advises employers on such policies.

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