

Why a Long-Term Care Partnership Policy?

The Georgia Long-Term Care Partnership is designed to reward Georgians who plan ahead for their future LTC needs. The Long-Term Care Partnership policies have the added benefit of allowing policyholders to protect a portion of their assets if they choose to apply for Medicaid.

Georgians who choose a Long-Term Care Partnership policy can:

- Remain as independent as possible
- Get the help they need for taking care of personal needs
- Relieve their family of providing LTC
- Worry less about financing LTC
- Protect some of their assets from Estate Recovery



Georgia Long-Term Care Partnership is administered through the following organizations:

Georgia Department of Community Health



Office of the Commissioner of Insurance



Department of Human Services
Division of Aging Services



For more information, visit GeorgiaCares at www.mygeorgiacares.org or call 800-669-8387.



You can also visit www.dch.georgia.gov/galtp or www.gainsurance.org.

Georgia Long-Term Care Partnership



*Connecting Georgians
to Long-Term Care
Insurance*

**Providing You Choices Today ...
Protecting Your Assets for the Future**

Take Control Now, Reduce Your Risk

Long-term care (LTC) needs and costs can grab you by surprise.



Without planning you may lose your independence, flexibility, quality of care and financial security. Guarantees are rare in life, but you can plan ahead for future long-term needs.

We can help you understand your options, know the costs and develop your personal plan for creating the LTC picture that is right for you.

To help you understand your options, contact GeorgiaCares, one of the Georgia Long-Term Care Partnership partners. The Long-Term Care Partnership is a private-public partnership between the Georgia Department of Community Health (DCH), the Office of the Commissioner of Insurance (OIC) and the Department of Human Services (DHS), Division of Aging Services (DAS).

What is Long-Term Care?

LTC covers a broad range of needs and services that might result from a chronic disease, accident, sudden illness or cognitive impairment.

LTC services help individuals continue to perform a variety of day-to-day activities from money management, laundry and cooking to more personal functions such as bathing, dressing, grooming and eating. Covered LTC services are available through home care agencies, assisted living facilities, nursing homes and adult day care centers.

Paying for LTC

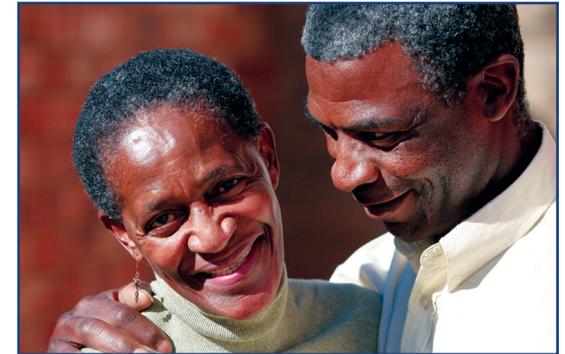
People are relying on LTC more and more. The cost of LTC services is the responsibility of the adult receiving the services or his/her spouse.

Medicare and most health insurance policies do not pay for LTC. While there is government assistance available to some individuals, eligibility for these programs requires limited income and resources. Private LTC insurance is also an option for covering the costs of LTC needs.

Call Today

GeorgiaCares has free services that can help you analyze LTC insurance policies.

Contact GeorgiaCares to request a one-on-one counseling session, guest speakers and printed resources on LTC insurance and the Georgia Long-Term Care Partnership program.



LTC insurance alone does not allow you to protect your savings. Purchasing one of the Georgia Long-Term Care Partnership policies can provide you choices today and protect your family's assets in the future. For more information on the Georgia Long-Term Care Partnership, call GeorgiaCares at **800-669-8387** or visit: **www.mygeorgiacares.org**.

You can also visit:
www.dch.georgia.gov/galtcp or
www.gainsurance.org.

