

Washington State Long-Term Care Authority

- 1. Navigational Assistance For All**
- 2. The Long-Term Care Coverage Program**

Navigational Assistance for all

Anyone in the state can obtain information, referrals, and counseling about how to organize long-term care. Families can get training to support them in their caregiving. Users of long-term care services can also seek assistance to redress grievances and alert authorities to potential issues related to quality of care.

The mission of this part of the Authority is to help families be more effective caregivers over a longer period of time.

Long-Term Care Coverage Program

Workers and their dependents who have paid premiums for 20 or more quarters, lived in the state for at least 10 years, and have limitations or need supervision in 2 Activities of Daily Living, are eligible for a long-term care coverage benefit.

The benefit is provided to those who qualify in the form of a “Debit Card” that can be used with Authority approved long-term care providers.

The benefit amount is based on the cost of the nursing portion of nursing home care for a period of one year. In this proposal, this benefit is assumed to be \$50,000 in 2007.

- Premiums are paid by employees but collected by employers.
- Self-employed and those living in Washington but working out of state will submit premiums directly.
- Premiums for these benefits are anticipated to be 1.2 percent of salary.

For beneficiaries in the long-term care coverage program, the navigational resources will help to make sure beneficiaries make wise decisions about their benefits.