

State and National Consumer Guides:
Paying for Long Term Care and Long Term Care Insurance

National Clearinghouse for Long-term Care Information:

www.longtermcare.gov

Developed by the U.S. Department of Health and Human Services. Includes information on Medicaid, Medicare, Costs of Care, Long Term Care Insurance, other ways to privately pay for long term care.

Considering the Purchase of Long Term Care Insurance

PlanaheadNY: www.planaheadny.com

This New York State website contains helpful information about long term care insurance.

NY State Department of Financial Services web site:

http://www.dfs.ny.gov/consumer/ltc/ltc_index.htm

Gives an overview of “the Basics of Long Term Care and Long Term Care Insurance.” Includes help with comparing long term care insurance policies and an interactive tool to estimating your long term care insurance premiums.

NY State Partnership Program

Information about the New York State Partnership for Long Term Care is available by visiting www.nyspltc.org or by calling 888-697-7582 to request a free copy of “Affordable Financing for Long Term Care” which describes the benefits of purchasing long term care insurance. You can also find a list of partnership-certified agents who live in Tompkins County on their website at <http://www.nyspltc.org/certifiedagents.htm>.

A Shoppers Guide to Long Term Care Insurance

The National Association of State Insurance Department Commissioners has produced this consumer guide. Long Term Care Insurance agents are required to offer you a copy to read before taking your application. A free copy is available at www.naic.org/index_ltc_section.htm or by calling 816-842-3600.