

IMPACT



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Long Term Care: Planning for Quality of Life

The Situation

Most Americans will encounter the need for long term care, either for themselves or a loved one. The rapidly increasing cost of long-term care is one of the largest expenses facing families and government. The average retiree has only \$30,000 saved for retirement. One year in an Idaho nursing home averages \$40,000; the average stay is 2.3 years. Baby-boomers and their families need to understand long-term care options and plan for a “later life” of health and dignity.

Our Response

University of Idaho (UI) Extension teamed with AARP-Idaho to provide Long Term Care (LTC) workshops for Idaho residents. Nine 4-hour workshops were held starting in the fall of 2003 in Nampa, Lewiston (2 workshops), Grangeville, Coeur d’Alene, Twin Falls, Idaho Falls, Bonners Ferry and Sandpoint. Our partnership with AARP-Idaho provided over \$100,000 of in-kind funding and enabled Extension to recruit huge workshop audiences (nearly 175 participants in both Nampa and Idaho Falls). Topics explained during the workshop and presenters include:

- Should You Purchase Long Term Care Insurance?—Idaho State Department of Insurance.
- Local Resources for Long Term Care—Area Agency on Aging.
- Can I Get Help With my Medical Costs?—Department of Health & Welfare and Idaho Legal Aid Services.
- Nursing Home and In-Home Care Quality—Qualis Health.

Program Outcomes

Over 700 participants from Idaho and Eastern Washington attended the workshops. Workshop participants learned how to plan for, manage the risk of LTC, and protect their financial security despite LTC’s high costs. The workshops generated very positive comments and evaluations from participants, partners, speakers, and other Extension Educators. Post-evaluations returned by workshop participants indicate:

- 94% became more aware of long-term care issues.
- 89% gained new resources to help them make long term care decisions.
- 91% became more aware of long-term care options.
- 90% felt the information gained will be useful to themselves and their families.

Actions participants plan to take as a result of attending the Long Term Care Workshop:

- 90% will review the publications they received.
- 74% will share the information they gained with a family member or friend.
- 47% will review their financial assets to determine how they will pay for long term care.
- 46% will determine the type of long term care they prefer, in case it’s needed, and will discuss their preferences with a family member or friend.

Qualitative data from participants included:

- “I wish I had attended this type of workshop before buying my long term care [insurance] policy.”

- “The workshop was very comprehensive. Good presenters.”
- “I like the variety of topics/resources that were discussed, plus the written material provided.”

UI Extension’s *Long Term Care: Planning for Quality of Life* workshops were featured in the December 2003 USDA national initiative, *Financial Security in Later Life* satellite video conference, broadcast to 220 sites around the country. Video segments were filmed at the Fall 2003 *Long Term Care* workshops in Nampa and Lewiston. UI Extension Specialist Marilyn Bischoff; UI Extension Educators, Beverly Healy, Ada County; Kathee Tift, Nez Perce County; Julia Welch, Idaho County; WSU Extension Educator Mark Heitstuman from Asotin County; and Cheryl Tussey, AARP-Idaho highlighted how synergistic partnerships generate creative ideas to meet community needs, stretch resources, and enable member organizations to reach new audiences.

As a result of our teamwork with the Idaho Department of Insurance and the Area Agency on Aging, UI Extension was one of five states chosen to implement a \$50,000 grant from the Centers for Medicare and Medicaid Services (CMS) to provide Medicare Drug Card education to Idaho’s seniors through FY05.

The Future

UI Extension will continue our AARP-Idaho partnership in 2005 to provide mid-life and older Idahoans with Long Term Care workshops.

For More Information

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