

Legislative Task Force on Aging

Own Your Future follow-up information

Could you state what some of those pre-existing conditions (that would make one ineligible for traditional long-term care insurance) might be?

Answer: The Department of Human Services does not regulate and cannot speak to the eligibility factors included in determining eligibility for long term care insurance. However, it is our understanding that factors such as age, severe heart disease, Parkinson's disease, limitations of activities of daily living, cognitive impairment such as Alzheimer's or dementia, and terminal illness are all examples of conditions that could limit one's eligibility for a traditional long-term care policy.

You probably already know this, but long term care insurance is different. It's not like with health insurance where they would still provide overall coverage, but not coverage related to that condition. In these cases, policies are usually just not sold because the person didn't make it through the underwriting process.

Do you know the makeup of rural vs metro-area stakeholders for the Transformative Study?

Answer: Two stakeholders for the Transformative Study currently live in rural Minnesota. It is unknown how many other stakeholders may have had prior experiences living or working in rural Minnesota that could have informed them for this study.

The makeup of rural vs metro-area stakeholders was considered during the development of the stakeholder group; because this was a study on long term care financing options which affect all middle-income Minnesotan's in the red box (which is approximately 80% of the older adults in the state), greater emphasis was placed on stakeholders with unique experience and different perspectives related to long term care financing.

In the stakeholder group can you tell me did, we have public health at the table?

Answer: The Department of Health has representation on the Own Your Future projects.