

The **SHINE (Serving Health Insurance Needs of Elders) Program** provides free and unbiased health insurance counseling to elders and individuals with disabilities, their families, and caregivers. These resources will provide information on planning for long-term care, who to contact, and insurance shopping tips. To ask questions or discuss specific information, please contact a **SHINE Counselor** at **1-800-963-5337**. To locate a long-term care presentation in your area, visit the SHINE website at [www.floridaSHINE.org](http://www.floridaSHINE.org) and click "Community Events" at the top of the page.

## FEDERAL OR STATE PROGRAMS

**Veterans' Benefits** – If you are homebound or require the aid of another person, you may be eligible for additional monetary payments. Contact the US Department of Veterans Affairs at 1-800-827-1000 (TTY 1-800-829-4833), or visit [va.gov](http://va.gov).

**Federal Employees & Uniformed Services** – Current or retired federal employees or members of the uniformed services may apply for the Federal Long-Term Care Insurance Program. Call 1-800-582-3337 (TTY 1-800-843-3557), or visit [opm.gov/insure/ltc](http://opm.gov/insure/ltc).

**CARES Program** – The Comprehensive Assessment and Review for Long-Term Care Services (CARES) Program determines medical eligibility for home and community-based services or nursing home placement. Contact your Local Aging and Disability Resource Center (ADRC). Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) to locate your ADRC.



**Statewide Medicaid Managed Care Long-Term Care Program** – Individuals who receive both Medicare and Medicaid benefits may be eligible for the state-funded Managed Care Long-Term Care Program. Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) to locate your ADRC.

**Long-Term Care Ombudsman Program** – A program of the Department of Elder Affairs, volunteer ombudsmen identify, investigate, and resolve complaints of long-term care residents. Visit <https://ombudsman.elderaffairs.org> or call 1-888-831-0404.

**Florida Long-Term Care Partnership Program** – If you have long-term care insurance and would like to know more about partnership policies, visit [http://www.ahca.myflorida.com/Medicaid/ltc\\_partnership\\_program/faqs.shtml](http://www.ahca.myflorida.com/Medicaid/ltc_partnership_program/faqs.shtml) or call the Department of Financial Services (DFS) Consumer Helpline at 1-877-693-5236.

## OTHER RESOURCES

**SHINE Long-Term Care Insurance Self-Assessment Guide** – To assess your long-term care options and costs, download a copy of this guide at [https://training.floridashine.org/Website\\_Resources/STL\\_Rec/LTC%20Self-Assmt%20Guide.pdf](https://training.floridashine.org/Website_Resources/STL_Rec/LTC%20Self-Assmt%20Guide.pdf).

**Advance Directives** – For resources on a variety of health decisions, visit the American Bar Association website at [https://www.americanbar.org/groups/law\\_aging/resources/health\\_care\\_decision\\_making/](https://www.americanbar.org/groups/law_aging/resources/health_care_decision_making/).

**Long-Term Care: A Guide for Consumers** – A Department of Financial Services (DFS) publication. Call the DFS Consumer Helpline at 1-877-693-5236, email at [consumer.services@myfloridacfo.com](mailto:consumer.services@myfloridacfo.com) or visit <https://www.myfloridacfo.com/division/consumers/understanding-insurance/long-term-care-overview>.

**Guide to Choosing a Nursing Home or Other Long-Term Care** – <https://www.medicare.gov/care-compare/en/assets/resources/nursing-home/02174-nursing-home-other-long-term-services.pdf>.

**National Clearinghouse on Long-Term Care** – [www.longtermcare.gov](http://www.longtermcare.gov).

**Shopper's Guide to Long-Term Care Insurance** – A National Association of Insurance Commissioners (NAIC) publication that includes shopping tips and worksheets. To download a copy, visit the NAIC website at <https://content.naic.org/sites/default/files/publication-ltc-lp-shoppers-guide-long-term.pdf>.

**Use Your Home to Stay at Home** – A guide for older homeowners who are considering a reverse mortgage. This booklet is approved by the U.S. Department of Housing and Urban Development.



<https://www.ncoa.org/article/use-your-home-to-stay-at-home/>



## SHOPPING TIPS CHECKLIST

*Compare benefits, services and costs. Understand what you are buying.*

### Prior to Buying

- Find out what personal or local resources can help you cover future long-term care expenses.
- Before you retire, ask your employer if a long-term care insurance policy is offered.
- Buying a policy at a younger age may save you money over time.

### When Comparing

- Take your time.** Don't be pressured into buying a policy.
- Advertising:** Don't be misled by professional actors on TV or official looking documents in the mail.
- Quotes:** Contact several companies and agents for quotes before buying a policy. Be sure the policy offers the benefits and features you want, for example:
  - What **types of care** are covered and in what **setting**?
  - What are the **benefit eligibility requirements**?
  - What is the **daily amount** the policy pays for **each benefit**, and for **how long**?
  - How long is the **elimination period**?
  - Does the policy have a **waiting period** for pre-existing conditions?
  - What types of **inflation protection** does the policy offer? Is it **tax-qualified**?
  - Can you **upgrade the policy later** to purchase more benefits?
- Use correct and complete information on your application.** Fill in all medical information. If not, the company could refuse to pay your claims or even cancel your policy.
- Avoid buying multiple policies.** It is not necessary to purchase several policies to get enough coverage. One policy is usually sufficient.

### For Your Protection

- Check the financial health and reliability of an insurance company by **reviewing their ratings online**. A few companies that provide ratings are:
  - A.M. Best Company
  - Fitch IBCA, Duff & Phelps, Inc.
  - Moody's Investor Services, Inc.
  - Standard & Poor's Insurance Rating Service
  - Weiss Ratings, Inc.
- Use your **free-look period**. Read the policy again. You have at least 30 days to look over your policy after your purchase.
- Make sure that agents or companies have the **proper licenses** by contacting the **Florida Department of Financial Services Consumer Helpline at 1-877-693-5236**.
- Never pay with cash.** Pay by check, credit card, or electronic bank draft payable to the insurance company, not to an individual.