



**Can the Government Incentivize the Purchase of Private Long**

Variable Name Definition Full Sample Insured Uninsured LTC policy Equal to 1 if individual reports having a long-term care insurance policy 0.  
Variable Name Explanatory Variables Model 1 Model 2 Model 3 Financial help Expected probability of providing financial help to family members in next 10 years 0. This statistic does not reflect the relative contribution of other factors in the purchase of long-term care insurance, nor does it take into account the factors that lead an individual to choose not to purchase the insurance.

**Barriers and opportunities for private long**

Reasons for purchasing insurance, reported in surveys of purchasers, include increasing choice of nursing home care, maintaining independence, and avoiding welfare HIAA 1992. An important issue regarding the role of assets has not been explored adequately—whether the effect of assets differs between less wealthy and very wealthy individuals. Explaining the Effect of Assets The general positive effect of assets reported in and may represent the role of asset protection as a motive for insurance.

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Building on the strengths of the private LTC insurance market, public-private partnerships provide and pay for critical LTC services that benefit millions of consumers and beneficiaries across the country.

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