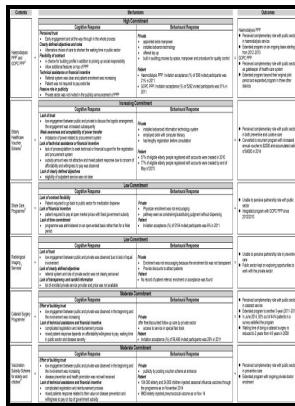


# Study of public-private partnerships to encourage the purchase of long-term care insurance

Commonwealth of Virginia - AHCA: Florida Long



Description: -

Public-private sector cooperation -- Virginia  
Insurance, Long-term care -- Virginia  
Long-term care of the sick -- Virginia -- Costs  
Study of public-private partnerships to encourage the purchase of long-term care insurance

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Notes: Title from cover.

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Long

The ILPN is based at The London School of Economics and Political Science, Houghton Street, London WC2A 2AE, UK This website aims to provide a hub for information on long-term care research and policy across the world. The authors controlled for a variety of respondent characteristics in a logistic regression of insurance purchase.

Should You Get Long

Even with that concern though, the families that have it are often very relieved when the time comes to take advantage of it, as long-term care costs can get burdensomely high without it. Funding was received from the LSE's HEIF 5 Fund to support its development.

Can the Government Incentivize the Purchase of Private Long

There have been recent instances of only to find their premiums go up unexpectedly years later.

Long

What you can afford to pay for insurance will of course make a difference and looking at how your savings compare to the likely long-term costs is an important consideration. Should You Get Long-Term Care Insurance? Or, the relationship may be observed because individuals with more wealth have stronger preferences for insurance. Those with the highest levels of wealth are least influenced by assets in the decision to purchase long-term care insurance.

Barriers and opportunities for private long

They told consumers that premiums would rise minimally, if at all, over the life of their policy. New Yorkers who bought long-term care insurance from Genworth Financial Inc.

## **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.

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

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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