
Can I Talk to Someone?

Medigap Helpline	1-800-242-1060
Commissioner of Insurance	1-800-236-8517
County Elderly Benefit Specialist	1-608-266-2536

Internet Resources

Department of Health Services

Aging & Disability Resource Center Contacts

dhs.wi.gov/lcicare/adrc/customer/adrccontactlist.pdf

Elderly Benefit Specialists

dhs.wi.gov/aging/genage/benspecs.htm

Medicaid Information

dhs.wi.gov/medicaid/

Commissioner of Insurance

Long-Term Care Insurance Partnership Program

oci.wi.gov/srissues/ltpartnership.htm

Consumer Publications

oci.wi.gov/pub_list.htm

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The Wisconsin Long-term Care Programs Guide



Certain long-term care insurance policies permit the consumer to qualify for state **Medicaid** coverage for long-term care services without first spending all of his/her personal funds.

The Wisconsin Long-term Care Programs Guide

How Does It Work?

Your long-term care insurance carrier pays for your services and care. The amount of benefits paid out is reported to the county if you apply for Medicaid. New Medicaid rules permit you to keep assets of the same dollar value as the benefits already paid by the insurance plan and still qualify for Medicaid.

Example: The long-term care insurance company pays \$50,000 for long-term care for you, the insured person. You can keep at least \$50,000 of your own funds and still qualify for Medicaid, if you have an income below the eligibility level.

Should I Buy Long-Term Care Insurance?

You should purchase long-term care insurance if it is right for you. Can you afford the amount you will pay in premiums over the years until you use the benefit? Does the policy cover the types of services you will want to use?

What You Should Know about Wisconsin Medicaid

If you are thinking about buying a Partnership Qualified Long-Term Care Insurance Policy for the purpose of obtaining Medicaid coverage while protecting some assets, these are facts you should know:

- ◆ Medicaid benefits are not fixed and may change over time.
- ◆ Medicaid will not necessarily pay for the same service provider that you chose.

- ◆ Medicaid may not pay for the same service provider as your insurance does.
- ◆ Not all service providers or facilities will accept Medicaid.
- ◆ If you move, other states' Medicaid may not honor this extra asset protection.
- ◆ If a person chooses to live in an assisted living facility that is covered by long-term care insurance, Medicaid is not obligated to pay for service in that facility when you have used up your insurance benefits or run out of money.

Considering the Purchase of a Long-Term Care Insurance Policy?

Find out if it is a “Partnership Qualified Policy.” Study the consumer protection information provided by the Office of the Commissioner of Insurance. Many people who buy insurance stop paying premiums and lose coverage before they use it. Will you be able to afford the cost of monthly premiums for many years?

Your savings and investments may be sufficient to pay for your long-term care without purchasing insurance. Talk to an advisor. Concerned about leaving enough money for your spouse if you need long-term care? Your spouse will receive spousal impoverishment protection if you run out of money and apply for Medicaid.
