

LTSS PATHWAYS	PRIMARILY PRIVATE MARKET SOLUTIONS				PRIMARILY PUBLIC MARKET SOLUTIONS		
	1) STATUS QUO	2) PERSONAL RESPONSIBILITY	3) PRIVATE MARKET	4) PRIVATE CATASTROPHIC	5) PUBLIC CATASTROPHIC	6) PUBLIC FRONT END	7) PUBLIC COMPREHENSIVE
PURPOSE/FOUNDATIONAL PRINCIPLES FOR MEETING LTSS NEEDS							
Government Roles	<ul style="list-style-type: none"> Govt. regulation of financial instruments Public safety net 	<ul style="list-style-type: none"> Govt. encourages behavior in private market marketing, simplifying, improving options) Govt. regulation of financial instruments Public safety net 	<ul style="list-style-type: none"> Govt. incents (via carrots and sticks) behavior in private market Govt. regulation of financial instruments Govt. subsidies premiums for low income Public safety net 	<ul style="list-style-type: none"> Govt. requires private insurance purchase Govt. regulation of financial instruments Govt. defines \$ threshold and qualifying expenditures and need Govt. stop loss role above catastrophic ceiling and public safety net 	<ul style="list-style-type: none"> Govt. arranges for public option of catastrophic care, sets sliding deductible range and mandates use Govt. fosters private market (marketing, simplifying, innovating) Public safety net 	<ul style="list-style-type: none"> Government arranges for public option of basic care and incents OR mandates participation Public safety net 	<ul style="list-style-type: none"> Govt. arranges for public options and mandates use Public safety net
Purpose of and Reliance on Safety Net	<ul style="list-style-type: none"> High reliance on public safety net Covers only those who are impoverished 	<ul style="list-style-type: none"> Unless capped, increased reliance on public safety net 	<ul style="list-style-type: none"> Unless capped, increased reliance on public safety net, but less reliance than current or Pathway #1 	<ul style="list-style-type: none"> Safety net serves as alternative (high risk) insurance pool Moderate or decreasing reliance on safety net 	<ul style="list-style-type: none"> Catastrophic insurance pool becomes primary safety net Decreasing reliance on other safety net needs 	<ul style="list-style-type: none"> Decreasing reliance on safety net 	<ul style="list-style-type: none"> Safety net only for people who cannot afford their share of costs or are outside of system
Role of Private Products	<ul style="list-style-type: none"> Intended to be primary form of coverage 	<ul style="list-style-type: none"> Intended to be primary form of coverage Extends private market options 	<ul style="list-style-type: none"> Intended to be primary form of coverage Extends private market options 	<ul style="list-style-type: none"> Reliance on private products Extends private market options 	<ul style="list-style-type: none"> Primary reliance on front end Supplemental for catastrophic coverage 	<ul style="list-style-type: none"> Supplemental Catastrophic 	<ul style="list-style-type: none"> Supplemental
Primary Outcome(s)	<ul style="list-style-type: none"> Expectation of personal responsibility High reliance on safety net 	<ul style="list-style-type: none"> Reduce government + increase personal responsibility Increase in unmet need 	<ul style="list-style-type: none"> Increase private market uptake 	<ul style="list-style-type: none"> Avoid impoverishment Reduce Medicaid pressures Support family caregiving 	<ul style="list-style-type: none"> Avoid impoverishment Affordable for all incomes Reduce Medicaid pressures Support family caregiving 	<ul style="list-style-type: none"> Recognize LTSS as societal risk for collective pooling Basic needs met for all Support family caregiving 	<ul style="list-style-type: none"> Recognize LTSS as social right Supports family caregiving
SYSTEM STRUCTURE							
Eligibility for benefits trigger	<ul style="list-style-type: none"> Based on private policy terms 	<ul style="list-style-type: none"> Based on private policy terms 	<ul style="list-style-type: none"> Based on private policy terms 	<ul style="list-style-type: none"> Reach \$ threshold (informal care can be used to meet threshold) Meet needs eligibility 	<ul style="list-style-type: none"> Functional needs levels defined by govt. (catastrophic) Meet catastrophic \$ threshold 	<ul style="list-style-type: none"> Need level determines benefits 	<ul style="list-style-type: none"> Need level determines benefits Informal support level determines benefit level
Level of Benefit	<ul style="list-style-type: none"> Determined by policy 	<ul style="list-style-type: none"> Determined by policy 	<ul style="list-style-type: none"> Determined by policy 	<ul style="list-style-type: none"> Standard catastrophic coverage 	<ul style="list-style-type: none"> Catastrophic benefit 	<ul style="list-style-type: none"> Basic, front end coverage (level varies by income) 	<ul style="list-style-type: none"> Comprehensive public insurance
Form of Benefit	<ul style="list-style-type: none"> Determined under private coverage 	<ul style="list-style-type: none"> Determined under private coverage 	<ul style="list-style-type: none"> Determined under private coverage 	<ul style="list-style-type: none"> Cash and/or services 	<ul style="list-style-type: none"> Cash and/or services 	<ul style="list-style-type: none"> Cash and/or services 	<ul style="list-style-type: none"> Cash and/or services
Participation in program	<ul style="list-style-type: none"> Voluntary 	<ul style="list-style-type: none"> Voluntary 	<ul style="list-style-type: none"> Voluntary with Carrots and Sticks 	<ul style="list-style-type: none"> Catastrophic coverage mandated OR Voluntary Opt Out if meet income/assets test 	<ul style="list-style-type: none"> Mandatory catastrophic; OR Voluntary Opt Out if meet tests 	<ul style="list-style-type: none"> Mandatory Or Voluntary Opt Out if meet tests 	<ul style="list-style-type: none"> Mandatory
Uses of Cash	<ul style="list-style-type: none"> Determined by policy terms 	<ul style="list-style-type: none"> Determined by policy terms 	<ul style="list-style-type: none"> Determined by policy terms 	<ul style="list-style-type: none"> Determined by policy terms 	<ul style="list-style-type: none"> Formal and informal care 	<ul style="list-style-type: none"> Formal and informal care 	<ul style="list-style-type: none"> Formal and informal care
OTHER MECHANISMS							
Private Insurance Role	<ul style="list-style-type: none"> Current private product market array of options 	<ul style="list-style-type: none"> Evolves to better meet consumer demand (e.g., long term disability LTC conversion) Alternative options 	<ul style="list-style-type: none"> Evolves to better meet demand Government established simplification /standardization and alternatives Stop Loss/Reinsurance Pools (via part of premium) 	<ul style="list-style-type: none"> Encourage private market to develop products to meet consumer demand Government established simplification /standardization Stop Loss/Reinsurance Pools for coverage above catastrophic 	<ul style="list-style-type: none"> Encourage private market to develop products to meet consumer demand for front end coverage Government established simplification /standardization 	<ul style="list-style-type: none"> Encourage private market to develop products to meet demand for supplemental and catastrophic, Government established simplification/standardization 	<ul style="list-style-type: none"> N/A
Employer Role	<ul style="list-style-type: none"> Optional savings and LTC plans offered by employers 	<ul style="list-style-type: none"> Discretionary 	<ul style="list-style-type: none"> Encouraged/incentivized to offer education and benefits 	<ul style="list-style-type: none"> Administer private insurance enrollment; & withholding 	<ul style="list-style-type: none"> Administer public insurance enrollment and withholding Education and marketing role 	<ul style="list-style-type: none"> Administer public insurance enrollment and withholding Education/ marketing role 	<ul style="list-style-type: none"> Administer public insurance enrollment and withholding Education and marketing
Safety Net as % of Total Costs							
Scope of People Covered by Program							
People Receiving Benefits							