

## Georgia Long-Term Care Partnership

### Overview

About two-thirds of all Americans will likely need some type of supportive services after age 65. The average rate for a semi-private room in a Georgia nursing home in 2017 was \$196 a day, or \$71,431 per year.

### What is Long-Term Care?

Long-term care services may include medical, social, housekeeping or rehabilitation services needed for months or years to improve or maintain health and a level of personal independence. Such services are provided in nursing homes, a person's own home or an assisted living facility.



### What is the Georgia Long-Term Care Partnership?

The Georgia Long-Term Care (LTC) Partnership, administered by the Georgia Department of Community Health is designed to reward Georgians who plan ahead by purchasing long-term care insurance. This insurance provides a Medicaid asset protection feature. This means that for every dollar a LTC Partnership policy pays out in benefits, a dollar of assets can be protected (disregarded) from the LTC Medicaid asset limit and Estate Recovery.

The Georgia LTC Partnership was established to:

- Provide incentives for individuals to insure against the costs of providing for their long-term care needs.
- Provide a mechanism for individuals to qualify for coverage of the cost of their LTC needs under the Medicaid program without first exhausting their resources.
- Provide counseling services through the Division of Aging Services of the Georgia Department of Human Services.
- Alleviate the financial burden on the Georgia Medicaid program by encouraging pursuit of private initiatives.

## 2017 Average Long-Term Care Costs in Georgia

- \$196/day in a semi-private room in a nursing home.
- \$209/day for a private room in a nursing home.
- \$2,936/month for care in an Assisted Living Facility (for a one-bedroom unit).
- \$116/day for a Home Health Aide.
- \$116/day for homemaker services
- \$44/day for care in an Adult Health Care Center.

Source: [www.genworth.com](http://www.genworth.com)



## Georgia LTC Partners

The Georgia Department of Community Health administers the program. The Division of Aging Services of the Georgia Department of Human Services provides an information hotline and mobilizes a statewide team of specialists to answer public inquires and build community awareness about LTC Partnership policies. The Georgia Office of the Insurance and Fire Safety Commissioner monitors agent licensing and the marketing of partnership-approved policies.

## For More Information

Consumers may call 800-656-2298 toll free in Georgia or 404-656-2070 in the metro Atlanta dialing area or visit the Georgia Office of the Fire and Safety Commissioner website:

[www.oci.ga.gov/ConsumerService/LongTermCare.aspx](http://www.oci.ga.gov/ConsumerService/LongTermCare.aspx).

For more information on the Georgia Long-Term Care Partnership program, please call GeorgiaCares at 1-866-552-4464, Option 4, or log onto [www.mygeorgiacares.org](http://www.mygeorgiacares.org). Or visit OCH's LTC Partnership web page at [www.dch.georgia.gov/galtcp](http://www.dch.georgia.gov/galtcp).