

A COMPARATIVE ANALYSIS OF THE SOCIO-DEMOGRAPHIC AND ATTITUDINAL CHARACTERISTICS OF ACTIVE BUYERS AND NON-BUYERS OF LONG-TERM CARE INSURANCE IN THE FEDERAL, PRIVATE AND PUBLIC SECTORS

This data brief is one of eight commissioned by the Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation to analyze survey data collected by Long Term Care Partners from members of the federal family regarding the long-term care insurance offering available to them. This brief analyzes survey data collected from members of the federal family and compare their attitudes and opinions to those of individuals offered coverage in other public or private sector employer-group settings. The remaining briefs address: a Profile of Buyers; a Profile of Non-Buyers; Profile of Non-Responders; a Comparison of Active and Retired Buyers, Non-Buyers and Non-Responders; a Comparison of Engagement and Participation among Buyers, Non-Buyers and Non-Responders; a Multivariate Analysis of Buyers and Non-Buyers; and a Comparative Analysis of Socio-Demographic and Attitudinal Characteristics. A Literature Review is also available.

I. BACKGROUND

One of the more ambitious proposals for encouraging growth in the private insurance market was passage of the Long Term Care Security Act (Public Law 106-265). This Act was passed in the summer of 2000 and was signed into law on September 19th of that year. It authorized the U.S. Office of Personnel Management (OPM) to contract for a long-term care (LTC) insurance program for federal employees. Coverage would be available to active federal employees and annuitants (civilian retirees), as well as active and retired members of the uniformed services. "Qualified relatives" of active workers and military personnel including spouses, adult children, parents, and parents-in-law would also be covered by the program. OPM expected that, like the health and life insurance programs it administers, the Federal Long-Term Care Insurance Program (FLTCIP) would become the largest employer-sponsored LTC insurance program in the nation.

The development of the program was in part meant to send a message to other employers around the country that a "progressive" employer is one that offers LTC insurance to its employees. Naturally it was expected that implementation of the program would spur additional interest and growth in the market. The program began in earnest in July 2002, which constituted the beginning of the open enrollment period. The carriers underwriting the program -- John Hancock and MetLife -- formed a joint venture called Long Term Care Partners, LLC, which is devoted exclusively to administering the program.



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Long Term Care Partners conducted one of the largest LTC educational campaigns ever. More than one million people requested enrollment kits. As of August 2004, more than 300,000 applications had been received and more than 210,000 policies issued. About 64% of enrollees were active employees and spouses, 31% annuitants and their spouses, and another 5% surviving spouses, parents/in-laws and adult children. Thus, in relatively short order, the FLTCIP became one of the largest group programs in the United States. In part this was due to the significant marketing and enrollment activities including more than 2,100 educational meetings, briefings to human resources staff and outreach programs to affinity groups.

The large number of enrollments affords a unique opportunity to better understand the attitudes and perspectives of both working and retired individuals regarding LTC concerns, the importance of planning, and the role that insurance may (or may not) play in meeting the needs of disabled individuals. An examination of such attitudes can assist policymakers as well as insurers to better understand marketplace opportunities and barriers, and devise strategies to encourage growth in the market.

II. PURPOSE

This is the seventh in a series of data briefs based on the information collected from active buyers and non-buyers of the federal program, other public LTC insurance programs, and private employer group insurance plans. The purpose of this data brief is to analyze survey data collected from members of the federal family and compare their attitudes and opinions to those of individuals offered coverage in other public programs as well as those offered coverage in private sector employer-group settings. The analysis focuses on the attitudes, opinions and motivations of individuals who purchased and did not purchase policies, and on their experience with LTC, and opinions about LTC insurance. Relevant research questions answered in this brief include (but are not limited to) the following:

- How do the demographic and characteristics of active buyers and non-buyers differ across these market segments?
- What are the attitudes and opinions about retirement planning among active buyers and non-buyers across these market segments?
- What are the similarities and/or differences in knowledge of LTC and insurance among the samples?

III. METHOD AND SAMPLE

Long Term Care Partners used mail surveys to collect information from active buyers and non-buyers. For purposes of this research, the active sample consists of employees who are actively working. A “**buyer**” is someone who has purchased the insurance plan and paid premiums beyond the free look period. A “**non-buyer**” is defined as someone who expressed interest in a program but had not purchased the plan at the time that the survey was completed.

Three market segments are analyzed: (1) The Federal Long-Term Care Insurance Program “(FLTCIP)”; (2) The Employer Group market “(Private Programs)”; and (3) Other Public LTC Insurance Programs “(Public Programs)”. Table 1 shows the number of active buyer and non-buyer respondents in each market segment. As shown, roughly 3,700 individuals participated in the various surveys of actives, all of



which have been conducted within the last five years.¹ The number of employers represented in the “Private Programs” sample is nine and there are four large state programs represented in the “Public Market” category. It should be noted that not all of these interviewees have responded to all of the questions that are presented here and in a number of cases, comparability issues preclude direct comparisons of responses across surveys.

Table 1: Buyer and Non-Buyer Respondents by Market Segment			
	Federal Program	Nine Employer Groups	Four State Sponsored Programs
	“FLTCIP”	“Private Programs”	“Public Programs”
Active Buyers	642	501	1,061
Active Non-Buyers	575	164	762
Total	1,217	665	1,823
NOTE: The state programs include the North Carolina State Teachers, Minnesota Public Employees, the California Public Employees Retirement System (CALPERS) and Michigan Public Employees.			

The analyses are conducted separately for active buyers and non-buyers and unless otherwise noted, all of the differences among the samples described in this brief are statistically significant at the 5% level or better. Also note that the reference group to which most comparisons are made is the FLTCIP.

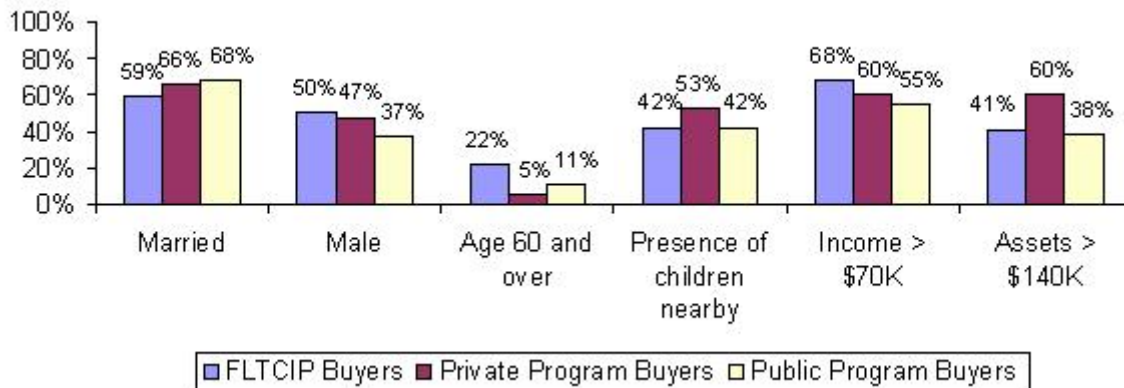
IV. FINDINGS

A. Socio-Demographic Characteristics

Figure 1 summarizes important demographic characteristics of the active sample by market segment. As shown, compared to other market segments, buyers of the FLTCIP tend to be somewhat older, are less likely to be married, and more likely to be male than buyers in the other market segments. The average age of buyers of the FLTCIP is 53 years whereas for other public programs it is 50 years; the private programs examined have the youngest average age -- 47 years. FLTCIP buyers also tend to have higher income levels, which may reflect the fact that they are also older, hence have more years of experience in the labor force. On the other hand, compared to buyers in the private market they are less likely to have accumulated high levels of liquid assets and they are also less likely to have children living nearby. This suggests that many of the FLTCIP and Public Program buyers may view having LTC insurance as enabling them to purchase services that would otherwise have been provided by family members. In contrast, private program buyers, who are more likely to be married and have children living nearby, may view the role of the insurance as protecting higher levels of accumulated assets or as meeting other objectives.

¹ The Appendix also summarizes information about the retiree sample, of which there are an additional 5,000 respondents.

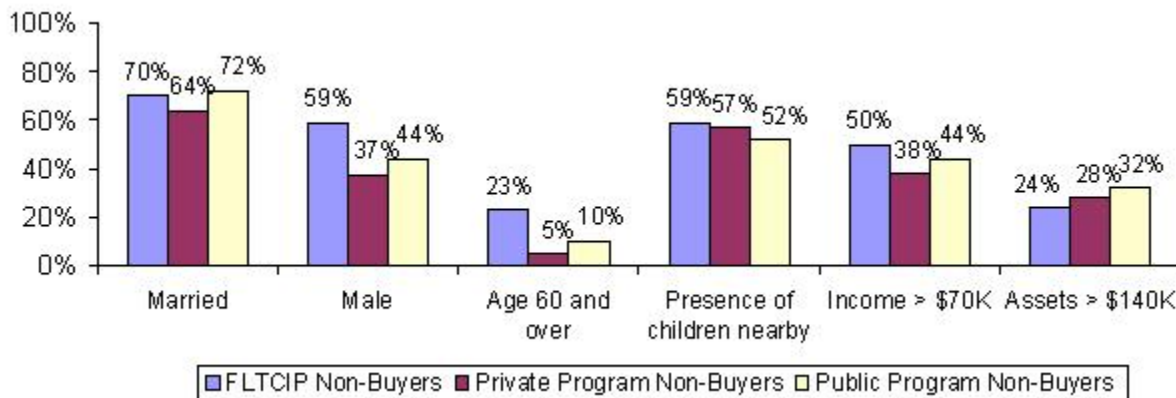
Figure 1: Demographic Characteristics of Active Buyers by Market Segment



Source: Analysis of data from the FLTCIP, 2003; America's Health Insurance Plans, 2000; MetLife, 2001; MedAmerica, 2000.

Figure 2 compares the demographic characteristics of individuals who chose not to purchase a policy by market segment. As shown, non-buyers of the FLTCIP tend to be older than those in other market segments -- 53 years compared to 49 years in public programs and 45 years in private programs. They also tend to be more male and have higher levels of income yet lower levels of assets. In contrast to active buyers there are no significant differences in the proportion that are married and have children living nearby across the market segments.

Figure 2: Demographic Characteristics of Active Non-Buyers by Market Segment



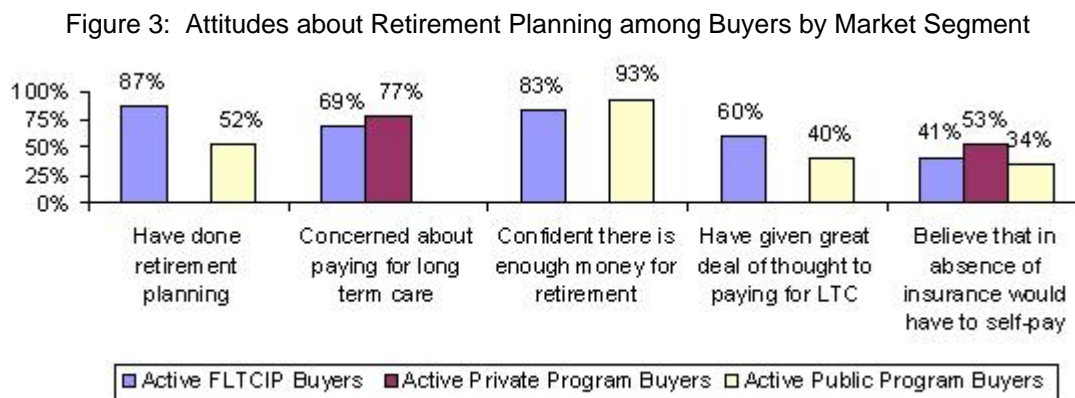
Source: Analysis of data from the FLTCIP, 2003; America's Health Insurance Plans, 2000; MetLife, 2001; MedAmerica, 2000.

When we examine and compare buyers to non-buyers across market segments, we find that the greatest variable of difference that is consistent across markets is wealth: non-buyers tend to have lower levels of assets and lower incomes than buyers.

B. Attitudes and Opinions about Retirement Planning and Long-Term Care

One thing that we know from previous briefs is that federal employees as a whole seem to be active in planning for their retirement and understand the potential LTC risks associated with later life. One would expect that buyers would at least be most likely to feel confident about their planning for both retirement and LTC, and more likely to be concerned about being prepared for future LTC needs. We asked a series of questions designed to illuminate differences across markets and between buyers and non-buyers regarding these issues.

Figure 3 shows how buyers across market segments feel about retirement and LTC planning. Many of the questions were not asked of Private Program buyers so comparisons to this group are somewhat more limited. What is striking is the very high percentage of FLTCIP buyers who have done retirement planning and who have given a great deal of thought to paying for LTC when compared with buyers of other public programs. This may reflect the very targeted and focused marketing and education campaign to which the FLTCIP buyers were exposed.



Source: Analysis of data from the FLTCIP, 2003; America's Health Insurance Plans, 2000; MetLife, 2001; MedAmerica, 2000.

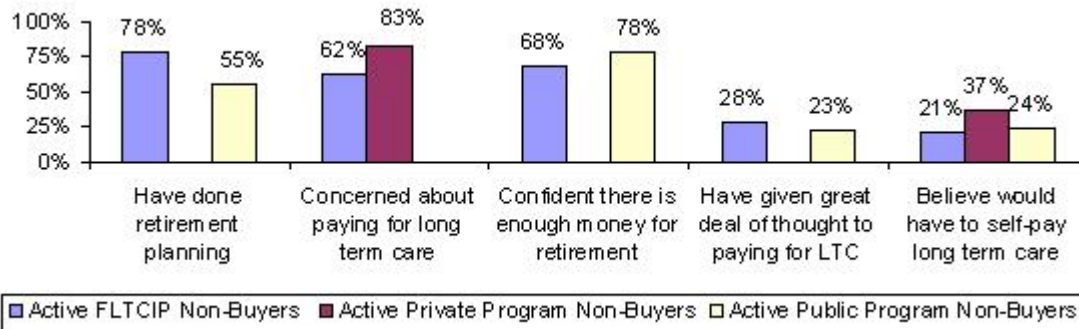
Somewhat surprisingly, private program buyers are more likely to express concern about how they will pay for LTC expenses than are FLTCIP buyers. This may reflect an underlying uncertainty about the continued value of the product or about the stability of the company offering the product. Given the very strong affinity among federal employees, the fact that they are somewhat less concerned about paying for LTC may reflect their belief that the government will continue to protect their interests well into the future. Alternatively, that relatively high percentages of buyers in each market segment continue to worry about paying for LTC suggests that there may remain uncertainty about the product or about the level of coverage chosen.

The insurance industry has invested heavily in educating consumers about LTC financing. Buyers were asked who would pay for LTC expenses in the absence of insurance. Somewhat surprisingly, private market buyers were most likely to understand that the liability would fall on their shoulders. A smaller percentage of FLTCIP and other public program buyers believed that they would have to pay for LTC in the absence of their policy; they were more likely to believe that other insurance or other government programs would pay for the care. As well, many were unsure about how such costs would be paid (in the absence of their insurance).

Figure 4 displays similar results for non-buyers across each of the market segments. As shown, FLTCIP non-buyers are much more likely to have engaged in retirement planning than other public program non-

buyers. They are, however, less concerned about paying for LTC. This may be explained in part by the fact that they are also more likely to believe that other insurance or government programs will pay for LTC if it is needed. Also, private program non-buyers are much more likely to be concerned about paying for LTC; they have a better understanding that the liability would be theirs and would not be covered by other programs or insurance.

Figure 4: Attitudes about Retirement Planning among Non-Buyers by Market Segment



Source: Analysis of data from the FLCIP, 2003; America's Health Insurance Plans, 2000; MedLife, 2001; MedAmerica, 2000.

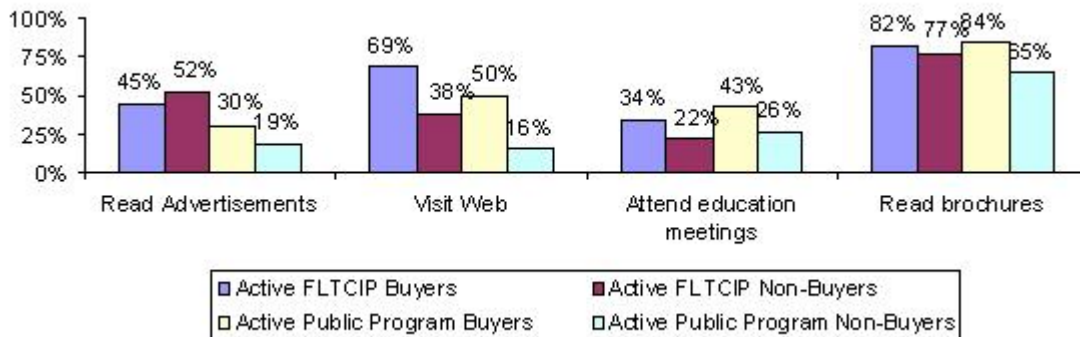
When comparing buyers and non-buyers across the market segments, a fairly consistent pattern emerges. Buyers are more likely to have done retirement planning, are more confident that they will have adequate resources to enjoy their retirement, have given more thought to paying for LTC, and are more likely to understand that without private insurance, the LTC liability will fall on their shoulders.

C. The Purchase Process

Prior research has shown that most individuals who purchase LTC insurance consult with others before doing so. This is also true of buyers across these three market segments. Buyers of the FLCIP were, however, more likely to have consulted with a financial planner, work colleague, and children than were buyers in either of the other two market segments.

Non-buyers in the FLCIP and public program samples were asked how likely they thought it was that they would buy insurance when they requested information about their respective programs. A significant proportion in both groups -- 70% of FLCIP non-buyers and 80% of public program non-buyers -- thought that they would buy a policy. Obviously, something along the way changed their mind or their initial purchase commitment was weak. When asked about the application process itself, similar proportions of both market segments -- roughly 25% -- indicated that they found the application difficult to understand. This may explain in part, why they did not proceed to buy a policy. Also, as shown below in Figure 5, for the most part, non-buyers in each of the two market segments were less likely to have actively engaged in activities designed to educate and reinforce the need for insurance protection against the cost of LTC.

Figure 5: Exposure to Promotional Activities by Market Segment and Purchase Status

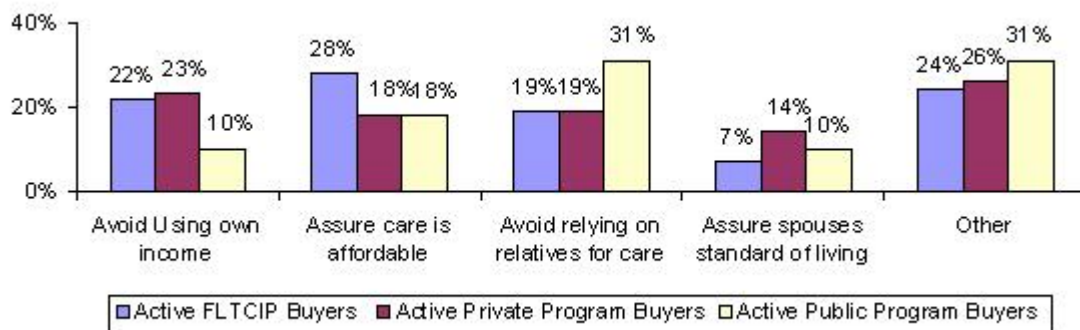


Source: Analysis of data from the FLCIP, 2003; America's Health Insurance Plans, 2000; MetLife, 2001; MedAmerica, 2000.

D. Motivations Behind the Purchase and Non-Purchase Decision by Market Segment

We have already demonstrated that there are a number of socio-demographic and attitudinal differences among buyers across each of the market segments and among non-buyers in the different segments. Figure 6 below highlights the single most important reason why buyers in each of the market segments chose to purchase a policy. As shown there are significant differences across market segments. Among FLCIP buyers, assuring that care is affordable when needed is the most important purchase motivation. Among buyers of public programs, being able to avoid having to rely on relatives for care is the most important reason for having a policy. Finally, the most important purchase reason for private market buyers is to avoid having to use family resources to pay for care.

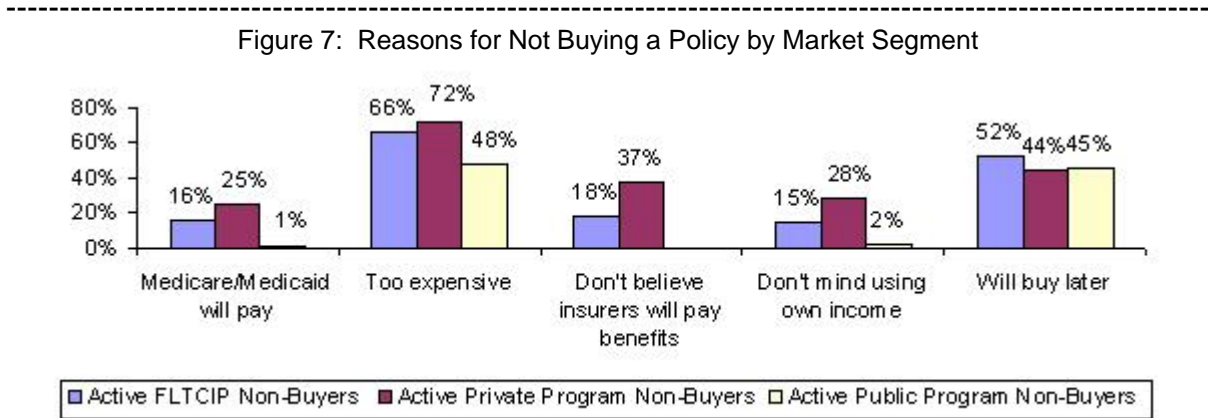
Figure 6: Single Most Important Reason for Buying a Policy by Market Segment



Source: Analysis of data from the FLCIP, 2003; America's Health Insurance Plans, 2000; MetLife, 2001; MedAmerica, 2000.

An important point worth noting is that there is less variation in purchase reasons for FLCIP and public program buyers compared to buyers in the private market. This suggests that the targeted marketing and education campaigns that accompany public program rollouts do focus the attention of buyers on a number of key points regarding the value of the insurance.

Figure 7 below shows the reasons cited by non-buyers as relevant to their decision not to buy a policy. As shown, across each market segment, cost remains the largest barrier to purchase. Between 48% and 72% of respondents cited this as a reason for non-purchase. Roughly one-in-six FLTCIP non-buyers and one-in-four public program non-buyers believe that they do not need the insurance because Medicare or Medicaid will pay. In contrast, the overwhelming majority of non-buyers from public programs do not have this belief: almost none of them believe that the presence of Medicaid or Medicare is a sufficient reason not to buy the insurance.



Source: Analysis of data from the FLTCIP, 2003; America's Health Insurance Plans, 2000; MetLife, 2001; MedAmerica, 2000.

An interesting finding is that roughly equal proportions of non-buyers across each of these market segments indicate that they are planning to buy the insurance at a later time. Clearly, these “first-time” non-buyers represent a future marketing opportunity. A marketing campaign designed to stress the value of a policy relative to its cost as well as the advantages of purchasing at younger ages, may be particularly effective at “turning” these reluctant potential buyers into actual purchasers.

V. CONCLUSIONS

For the most part, the differences between buyers and non-buyers across each of the market segments are those one would expect. On the other hand, not all “buyers” are the same and neither are all “non-buyers”. There are differences in attitudes, socio-demographic characteristics and decision-making that are a function of market segment. Such differences underscore the importance of a highly targeted marketing campaign with a discrete number of messages about LTC, insurance and retirement planning.

APPENDIX

Notes for Tables

Unless otherwise indicated, the analysis of the data is based on the responses of 642 active buyers, 575 active non-buyers, 1114 retired buyers, and 586 retired non-buyers from the FLTCIP; 501 active buyers, 164 active non-buyers, 1841 retired buyers, and 360 retired non-buyers from employer group plans; 232 active buyers from North Carolina State Teachers; 198 active buyers, 102 active non-buyers, 162 retired buyers, and 138 retired non-buyers from the California Public Employees Retirement System (CALPERS); 504 active buyers and 326 active non-buyers from the State of Minnesota public employees, and 127 active buyers, 334 active non-buyers, 63 retired buyers, and 279 retired non-buyers from the State of Michigan public employees. It should be noted that not all of these interviewees have responded to all of the questions that we have presented here.

All significance tests are based on 5% level or better. Notations for significance are as follows: If one category out of three contains the symbol (*), then the category starred is statistically different from each of the other two categories, but the non-starred categories are not different from each other. If two categories out of the three contain the symbol (*), then those two categories are statistically different from each other, but each of those categories is not statistically different from the third one. If all three categories contain the symbol (*), then all three are statistically different from each other.

Unless otherwise specified, only the response category that has a notation of significance was tested against all other categories. In some cases, it was determined that a combination of categories would be tested. These are indicated in the footnotes. It also may be the case that if categories were or were not combined, it could change the results of the test of significance.

Unless otherwise indicated, the first response category (i.e., strongly agree, very important, very likely, etc.) or the yes response was tested. Therefore, if there are no notations for significance, the test was not significant at the 5% level.



TABLE A-1: Socio-Demographic Characteristics of Active Buyers¹			
Socio-Demographic Characteristics	FLTCIP	Private Programs	Public Programs
Average age	53*	47*	50*
Less than 50	27%	57%	43%
50 to 54	25	25	25
55 to 59	26	13	20
60 to 64	15	4	9
65 and over	7	1	3
Gender			
Male	50*	47	37*
Female	50	53	63
Marital status			
Never Married	17	18	14
Married	59*	66	68*
Divorced/separated	18	14	12
Widowed	4	2	3
Domestic Partner	2	0	3
Presence of children living within 25 miles ²			
Yes	42	53	42
No	58	47*	58
Education level ²			
Less than high school graduate	0	0	0
High school graduate	6	9	5
Technical/trade/business school	4	5	6
Some college	20	21	17
College graduate ³	37	44	37
Graduate degree	33	21	35
Income			
Less than \$30,000	3	8	3
\$30,000 to \$69,999	29	32	42
\$70,000 or more	68*	60	55
Assets ²			
Less than \$60,000	25	25	38*
\$60,000 to \$139,999	34	15	24
\$140,000 and above	41	60*	38
Home ownership ⁴			
Yes	90		87
No	10		13
<p>1. It should be noted that not all of these interviewees have responded to all of the questions that we have presented here.</p> <p>2. For this category, Public Programs include only the CALPERS and the Minnesota databases.</p> <p>3. Here, having a college degree or better is tested for significance against not having a college degree.</p> <p>4. For this category, Public Programs include only the CALPERS database.</p>			

TABLE A-2: Socio-Demographic Characteristics of Active Non-Buyers			
Socio-Demographic Characteristics	FLTCIP	Private Programs	Public Programs
Average age	53*	45*	49*
Less than 50	34%	53%	52%
50 to 54	24	29	22
55 to 59	19	13	17
60 to 64	10	4	5
65 and over	13	1	4
Gender			
Male	59*	37	44
Female	41	63	56
Marital status			
Never Married	10	17	12
Married	70	65	72
Divorced/separated	16	16	12
Widowed	3	2	2
Domestic Partner	1	0	2
Presence of children living within 25 miles ¹			
Yes	59	57	52
No	41	43	48
Education level ¹			
Less than high school graduate	1	1	0
High school graduate	13	12	9
Technical/trade/business school	5	9	9
Some college	30	18	16
College graduate ²	28*	37	31*
Graduate degree	23	23	35
Income			
Less than \$30,000	7	14*	6
\$30,000 to \$69,999	43	48	50
\$70,000 or more	50*	38*	44
Assets ¹			
Less than \$60,000	44	50	44
\$60,000 to \$139,999	32	22	25
\$140,000 and above	24*	28	31*
Home ownership ³			
Yes	86		80
No	14		20
<p>1. For this category, Public Programs include only the CALPERS and the Minnesota databases.</p> <p>2. Here, having a college degree or better is tested for significance against not having a college degree.</p> <p>3. For this category, Public Programs include only the CALPERS database.</p>			

TABLE A-3: Socio-Demographic Characteristics of Retired Buyers			
Socio-Demographic Characteristics	FLTCIP	Private Programs	Public Programs
Average age	66*	67*	63*
Less than 50	1%	1%	0%
50 to 54	3	4	13
55 to 59	14	10	17
60 to 64	24	22	31
65 and over	58	63	39
Gender			
Male	70*	43	42
Female	30	57	58
Marital status			
Never Married	9	7	7
Married	68	72*	61*
Divorced/separated	10	5	18
Widowed	12	19	13
Domestic Partner	1	0	1
Presence of children living within 25 miles ¹			
Yes	51*	62*	58
No	49	38	42
Education level ¹			
Less than high school graduate	1	5	0
High school graduate	14	22	5
Technical/trade/business school	5	7	1
Some college	22	19	29
College graduate ²	30	24*	21
Graduate degree	28	23	44
Income			
Less than \$30,000	12	34*	11
\$30,000 to \$69,999	51	41	54
\$70,000 or more	37	25*	35
Assets ¹			
Less than \$60,000	17	18	23
\$60,000 to \$139,999	30	22	33
\$140,000 and above	53*	60*	44
Home ownership ³			
Yes	92*		98
No	8		2
<p>1. For this category, Public Programs include only the CALPERS and the Minnesota databases.</p> <p>2. Here, having a college degree or better is tested for significance against not having a college degree.</p> <p>3. For this category, Public Programs include only the CALPERS database.</p>			

TABLE A-4: Socio-Demographic Characteristics of Retired Non-Buyers			
Socio-Demographic Characteristics	FLTCIP	Private Programs	Public Programs
Average age	71*	70	69*
Less than 50	2%	1%	2%
50 to 54	3	3	4
55 to 59	7	4	11
60 to 64	12	17	20
65 and over	76	75	63
Gender			
Male	74*	41	34
Female	26	59	66
Marital status			
Never Married	4	3	6
Married	70*	66	59*
Divorced/separated	8	9	14
Widowed	18	22	21
Domestic Partner	0	0	0
Presence of children living within 25 miles ¹			
Yes	55	62	53
No	45	38	47
Education level ¹			
Less than high school graduate	4	7	0
High school graduate	17	29	3
Technical/trade/business school	8	9	2
Some college	29	20	23
College graduate ²	24*	21*	21*
Graduate degree	18	14	51
Income			
Less than \$30,000	29	60*	22
\$30,000 to \$69,999	50	30	54
\$70,000 or more	21	10*	24
Assets ¹			
Less than \$60,000	36	41	33
\$60,000 to \$139,999	26	24	25
\$140,000 and above	38	35	42
Home ownership ³			
Yes	90		88
No	10		12
<p>1. For this category, Public Programs include only the CALPERS and the Minnesota databases.</p> <p>2. Here, having a college degree or better is tested for significance against not having a college degree.</p> <p>3. For this category, Public Programs include only the CALPERS database.</p>			

TABLE A-5: Attitudes and Opinions About Retirement Planning and LTC Among Active Buyers			
Attitudes and Opinions	FLTCIP	Private Programs	Public Programs
Done retirement planning ¹			
Yes	87%*		52%
No	13		48
Confident that there is enough money to live comfortably in retirement ¹			
Very confident	17*		36
Somewhat confident	66		57
Not very confident	13		4
Not at all confident	4		3
Thought given to paying for LTC expenses ¹			
A great deal	60*		40
Some	36		45
Not much thought	4		13
No thought at all	0		2
I worry how to pay for LTC			
Strongly agree	19*	24	
Agree	50	53	
Disagree	26	22	
Strongly disagree	5	1	
It is important to plan now for the possibility of needing LTC services in the future ¹			
Strongly agree	54	53	52
Agree	45	44	46
Disagree	1	2	1
Strongly disagree	0	1	1
LTC insurance programs sold today will cover the cost of LTC services needed in the future ¹			
Strongly agree	10		11
Agree	73		74
Disagree	15		14
Strongly disagree	2		1
How would LTC costs be paid ^{2,3}			
My own income or my children will help pay	41*	53*	34*
Other sources will pay	59	47	66
<p>1. For this category, Public Programs include only the CALPERS database.</p> <p>2. The different surveys had different response categories for "If you needed LTC and had no LTC insurance how would the cost of LTC services be paid?" Here we report the percentage of those who said that they will pay with own income or that they children will help them pay and group all other responses in one category.</p> <p>3. For this category, Public Programs include only the CALPERS and the Minnesota databases.</p>			

TABLE A-6: Attitudes and Opinions About Retirement Planning and LTC Among Active Non-Buyers			
Attitudes and Opinions	FLTCIP	Private Programs	Public Programs
Done retirement planning ¹			
Yes	78%*		55%
No	22		45
Confident that there is enough money to live comfortably in retirement ¹			
Very confident	14*		24
Somewhat confident	55		54
Not very confident	24		16
Not at all confident	7		6
Thought given to paying for LTC expenses ¹			
A great deal	28		23
Some	47		48
Not much thought	21		43
No thought at all	4		6
I worry how to pay for LTC			
Strongly agree	18*	36	
Agree	44	47	
Disagree	32	17	
Strongly disagree	6	0	
It is important to plan now for the possibility of needing LTC services in the future ¹			
Strongly agree	27	31	35
Agree	57	59	57
Disagree	14	10	8
Strongly disagree	2	0	0
LTC insurance programs sold today will cover the cost of LTC services needed in the future ¹			
Strongly agree	3*		8
Agree	41		51
Disagree	47		31
Strongly disagree	9		10
How would LTC costs be paid ^{2,3}			
My own income or my children will help pay	21	37*	24
Other sources will pay	79	63	76
<p>1. For this category, Public Programs include only the CALPERS database.</p> <p>2. The different surveys had different response categories for "If you needed LTC and had no LTC insurance how would the cost of LTC services be paid?" Here we report the percentage of those who said that they will pay with own income or that they children will help them pay and group all other responses in one category.</p> <p>3. For this category, Public Programs include only the CALPERS and the Minnesota databases.</p>			

TABLE A-7: Attitudes and Opinions About Retirement Planning and LTC Among Retired Buyers			
Attitudes and Opinions	FLTCIP	Private Programs	Public Programs
Done retirement planning ¹			
Yes	87%*		52%
No	13		48
Confident that there is enough money to live comfortably in retirement ¹			
Very confident	33*		54
Somewhat confident	59		43
Not very confident	7		2
Not at all confident	1		1
Thought given to paying for LTC expenses ¹			
A great deal	63		58
Some	35		35
Not much thought	2		4
No thought at all	0		3
I worry how to pay for LTC			
Strongly agree	18*	22	
Agree	55	48	
Disagree	23	24	
Strongly disagree	4	6	
It is important to plan now for the possibility of needing LTC services in the future ¹			
Strongly agree	47	64*	45
Agree	53	34	51
Disagree	0	1	4
Strongly disagree	0	1	0
LTC insurance programs sold today will cover the cost of LTC services needed in the future ¹			
Strongly agree	10		14
Agree	71		74
Disagree	17		11
Strongly disagree	2		1
How would LTC costs be paid ^{1,2}			
My own income or my children will help pay	63	59	14* ³
Other sources will pay	37	41	86
<p>1. For this category, Public Programs include only the CALPERS database.</p> <p>2. The different surveys had different response categories for "If you needed LTC and had no LTC insurance how would the cost of LTC services be paid?" Here we report the percentage of those who said that they will pay with own income or that they children will help them pay and group all other responses in one category.</p> <p>3. Thirty-three percent of the responders said that "Medigap" will pay for LTC, 21% said that "Other" will pay and 15% said "Don't know."</p>			

TABLE A-8: Attitudes and Opinions About Retirement Planning and LTC Among Retired Non-Buyers			
Attitudes and Opinions	FLTCIP	Private Programs	Public Programs
Done retirement planning ¹			
Yes	72%*		38%
No	28		62
Confident that there is enough money to live comfortably in retirement ¹			
Very confident	22*		41
Somewhat confident	56		48
Not very confident	14		6
Not at all confident	8		5
Thought given to paying for LTC expenses ¹			
A great deal	36		36
Some	48		41
Not much thought	13		16
No thought at all	3		7
I worry how to pay for LTC			
Strongly agree	19*	33	
Agree	44	47	
Disagree	30	17	
Strongly disagree	7	3	
It is important to plan now for the possibility of needing LTC services in the future ¹			
Strongly agree	30*	33	41*
Agree	56	58	54
Disagree	12	8	5
Strongly disagree	2	1	0
LTC insurance programs sold today will cover the cost of LTC services needed in the future ¹			
Strongly agree	3*		11
Agree	37		43
Disagree	45		35
Strongly disagree	15		11
How would LTC costs be paid ^{1,2}			
My own income or my children will help pay	35	42	41
Other sources will pay	65	58	59
<p>1. For this category, Public Programs include only the CALPERS database.</p> <p>2. The different surveys had different response categories for "If you needed LTC and had no LTC insurance how would the cost of LTC services be paid?" Here we report the percentage of those who said that they will pay with own income or that they children will help them pay and group all other responses in one category.</p>			

TABLE A-9: Experience with LTC Among Active Buyers			
Experiences with LTC	FLTCIP	Private Programs	Public Programs
Respondent/spouse or parent needed LTC			
Yes	62%	65%	50%*
Not	38	35	50

TABLE A-10: Experience with LTC Among Active Non-Buyers			
Experiences with LTC	FLTCIP	Private Programs	Public Programs
Respondent/spouse or parent needed LTC			
Yes	62%	64%	39%*
Not	38	36	61

TABLE A-11: Experience with LTC Among Retired Buyers			
Experiences with LTC	FLTCIP	Private Programs	Public Programs
Respondent/spouse or parent needed LTC ¹			
Yes	69%*	76%*	28%*
Not	31	24	72

1. For this category, Public Programs include only the CALPERS and the Michigan databases.

TABLE A-12: Experience with LTC Among Retired Non-Buyers			
Experiences with LTC	FLTCIP	Private Programs	Public Programs
Respondent/spouse or parent needed LTC ¹			
Yes	66%	73%	31%*
Not	34	27	69

1. For this category, Public Programs include only the CALPERS and the Michigan databases.

TABLE A-13: Self-Assessed Risk of Needing LTC Among Active Buyers		
Type of LTC	FLTCIP	Private Programs
How likely is it that:		
a) the respondent thinks he/she will need home care services for more than three months		
Very likely	12%*	20%
Likely	64	47
Somewhat likely	20	28
Not at all likely	4	5
b) the respondent thinks he/she will need nursing home care for more than three months		
Very likely	12*	21
Likely	58	45
Somewhat likely	24	28
Not at all likely	6	6
c) the respondent thinks he/she will need care provided in assisted living facility for more than three months		
Very likely	15*	20
Likely	62	50
Somewhat likely	19	25
Not at all likely	4	5

TABLE A-14: Self-Assessed Risk of Needing LTC Among Active Non-Buyers		
Type of LTC	FLTCIP	Private Programs
How likely is it that:		
a) the respondent thinks he/she will need home care services for more than three months		
Very likely	11%	14%
Likely	54	43
Somewhat likely	27	38
Not at all likely	8	5
b) the respondent thinks he/she will need nursing home care for more than three months		
Very likely	11	14
Likely	49	37
Somewhat likely	29	40
Not at all likely	11	9
c) the respondent thinks he/she will need care provided in assisted living facility for more than three months		
Very likely	12	13
Likely	53	44
Somewhat likely	26	35
Not at all likely	9	8

TABLE A-15: Self-Assessed Risk of Needing LTC Among Retired Buyers		
Type of LTC	FLTCIP	Private Programs
How likely is it that:		
a) the respondent thinks he/she will need home care services for more than three months		
Very likely	6%*	18%
Likely	65	51
Somewhat likely	23	28
Not at all likely	6	3
b) the respondent thinks he/she will need nursing home care for more than three months		
Very likely	5*	17
Likely	60	48
Somewhat likely	28	30
Not at all likely	7	5
c) the respondent thinks he/she will need care provided in assisted living facility for more than three months		
Very likely	7*	12
Likely	66	50
Somewhat likely	21	33
Not at all likely	6	5

TABLE A-16: Self-Assessed Risk of Needing LTC Among Retired Non-Buyers		
Type of LTC	FLTCIP	Private Programs
How likely is it that:		
a) the respondent thinks he/she will need home care services for more than three months		
Very likely	12%	12%
Likely	58	44
Somewhat likely	23	37
Not at all likely	7	7
b) the respondent thinks he/she will need nursing home care for more than three months		
Very likely	11	12
Likely	54	42
Somewhat likely	25	39
Not at all likely	10	7
c) the respondent thinks he/she will need care provided in assisted living facility for more than three months		
Very likely	11	9
Likely	56	41
Somewhat likely	24	42
Not at all likely	9	8

TABLE A-17: Beliefs About LTC Among Active Non-Buyers			
Experiences with LTC	FLTCIP	Private Programs	Public Programs
It is important to avoid using own income and savings to pay for LTC			
Strongly agree	33%		29%
Agree	45		49
Disagree	19		19
Strongly disagree	3		3
There are public programs that will pay the cost of LTC ¹			
Strongly agree	3	5*	1*
Agree	23	11	13
Disagree	59	48	49
Strongly disagree	15	36	37
1. For this category, Public Programs include only the CALPERS database.			

TABLE A-18: Beliefs About LTC Among Retired Non-Buyers			
Experiences with LTC	FLTCIP	Private Programs	Public Programs
It is important to avoid using own income and savings to pay for LTC			
Strongly agree	32%*		22%
Agree	45		51
Disagree	19		22
Strongly disagree	4		5
There are public programs that will pay the cost of LTC ¹			
Strongly agree	4	15*	3
Agree	19	17	5
Disagree	57	35	62
Strongly disagree	20	33	30
1. For this category, Public Programs include only the CALPERS database.			

TABLE A-19: Opinions about LTC Insurance Among Active Non-Buyers			
Opinions about LTC Insurance	FLTCIP	Private Programs	Public Programs
Do you currently have LTC insurance ¹			
Yes	11%		11%
No	89		89
Did you buy your LTC insurance after you heard about the current program ^{2,3}			
Yes	47		59
No	36		41
Insurance companies sell adequate coverage for LTC services			
Strongly agree	5	4	
Agree	42	51	
Disagree	41	36	
Strongly disagree	12	9	
<p>1. For this category, Public Programs include only the CALPERS and the Michigan databases.</p> <p>2. Responders to the FLTCIP surveys had the option to say "I did not know about the FLTCIP" and as a result the reported percentages do not add up to 100.</p> <p>3. For this category, Public Programs included only the CALPERS database.</p>			

TABLE A-20: Opinions about LTC Insurance Among Retired Non-Buyers			
Opinions about LTC Insurance	FLTCIP	Private Programs	Public Programs
Do you currently have LTC insurance ¹			
Yes	20%		18%
No	80		82
Did you buy your LTC insurance after you heard about the current program ^{2,3}			
Yes	13		40
No	60		60
Insurance companies sell adequate coverage for LTC services			
Strongly agree	5	4	
Agree	43	46	
Disagree	39	36	
Strongly disagree	13	14	
<p>1. For this category, Public Programs include only the CALPERS and the Michigan databases.</p> <p>2. Responders to the FLTCIP surveys had the option to say "I did not know about the FLTCIP" and as a result the reported percentages do not add up to 100.</p> <p>3. For this category, Public Programs included only the CALPERS database.</p>			

TABLE A-21: Decision Making Process of Active Buyers			
Decision Making Process	FLTCIP	Private Programs	Public Programs
I would have bought LTC insurance if the current agency had not offered it ¹			
Yes	33%	55%	
No	17	45	
I discussed LTC insurance purchase with:			
a) spouse ²			
Yes	63	65	68
No	37	35	32
b) children ²			
Yes	27*	12	11
No	73	88	89
c) HR officer ³			
Yes	13*	19	22
No	87	81	78
d) colleagues/other relatives/friends ²			
Yes	83*	46*	67*
No	17	54	33
e) financial planner ³			
Yes	22*	17*	8*
No	78	83	92
f) insurance agent ²			
Yes	15	10	12
No	85	91	88
<ol style="list-style-type: none"> 1. Responders to the FLTCIP surveys had the option to say "Not sure" and as a result the reported percentages do not add up to 100. 2. For this category, Public Programs include only the CALPERS and the Minnesota databases. 3. For this category, Public Programs include only the Minnesota database. 			

TABLE A-22: Decision Making Process of Retired Buyers			
Decision Making Process	FLTCIP	Private Programs	Public Programs
I discussed LTC insurance purchase with:			
a) spouse ¹			
Yes	71%*	84%*	61%*
No	29	16	39
b) children ¹			
Yes	40	50*	32
No	60	50	68
c) colleagues/other relatives/friends ¹			
Yes	57*	48*	54
No	43	52	46
d) financial planner			
Yes	22*	42*	
No	78	58	
e) insurance agent ¹			
Yes	13	82*	19
No	87	18	81
1. For this category, Public Programs include only the CALPERS database.			

TABLE A-23: People Who Had the Most Influence on Decision to Purchase of Insurance Among Active Buyers		
Decision Making Process	FLTCIP	Private Programs
Person who had most influence over insurance decision ¹		
Spouse	52%	60%
Colleagues/other relatives/friends	31	19
Financial planner	6	8
1. There are different answer categories to this question in the different surveys and that is why the reported percentages do not add up to 100.		

TABLE A-24: People Who Had the Most Influence on Decision to Purchase of Insurance Among Retired Buyers		
Decision Making Process	FLTCIP	Private Programs
Person who had most influence over insurance decision		
Spouse	69%	43%
Colleagues/other relatives/friends	13	---
Children	8	---
Insurance agent	---	28
Financial planner	---	12

TABLE A-25: Decision Making Process of Active Non-Buyers		
Decision Making Process	FLTCIP	Public Programs
How likely did you think it was that you would buy the FLTCIP when you requested the application		
Very likely	18%	23%
Likely	52	57
Not very likely	28	17
Not at all likely	2	3

TABLE A-26: Decision Making Process of Retired Non-Buyers		
Decision Making Process	FLTCIP	Public Programs
How likely did you think it was that you would buy the FLTCIP when you requested the application		
Very likely	11%	15%
Likely	43	52
Not very likely	40	24
Not at all likely	6	9

TABLE A-27: Experience with the Application Process Among Active Non-Buyers		
Experience with the Application Process	FLTCIP	Public Programs
Was understanding the application easy/difficult for you ¹		
Easy to understand the application	75%	78%
Difficult to understand the application	25	22
1. Percentages for the FLTCIP are based only on those who read the application.		

TABLE A-28: Experience with the Application Process Among Retired Non-Buyers		
Experience with the Application Process	FLTCIP	Public Programs
Was understanding the application easy/difficult for you ¹		
Easy to understand the application	77%	79%
Difficult to understand the application	23	21
1. Percentages for the FLTCIP are based only on those who read the application.		

TABLE A-29: Exposure to Promotional Activities Among Active Buyers		
Promotional Activities	FLTCIP	Public Programs
Did you find any of the following helpful: ¹		
a) read advertisements		
Found them to be helpful	45%*	30%
Did not find them to be helpful	55	70
b) visit websites describing the federal program		
Found them to be helpful	69*	50
Did not find them to be helpful	31	50
c) read general brochures		
Found them to be helpful	82	84
Did not find them to be helpful	18	16
d) call toll-free number		
Found it to be helpful	33*	18
Did not find it to be helpful	67	82
e) attend educational meetings at work		
Found them to be helpful	34*	43
Did not find them to be helpful	66	57
f) view satellite broadcasts		
Found them to be helpful	17*	3
Did not find them to be helpful	83	97
1. The "Not helpful" category encompasses "No, did not do this", "Did it, but did not find it helpful" and "Did not know about this."		

TABLE A-30: Exposure to Promotional Activities Among Active Non-Buyers		
Promotional Activities	FLTCIP	Public Programs
Did you find any of the following helpful:		
a) read advertisements		
Did not read advertisements	38%*	17%
Yes, helpful	38	12
Yes not helpful	13	7
Did not know about the advertisements	11	64
b) visit websites describing the federal program		
Did not visit websites	51*	12
Yes, helpful	32	9
Yes not helpful	7	7
Did not know about the websites	10	72
c) read general brochures		
Did not read general brochures	18*	26
Yes, helpful	63	50
Yes not helpful	14	15
Did not know about the general brochures	5	10
d) attend educational meetings at work		
Did not attend educational meetings	66*	27
Yes, helpful	18	20
Yes not helpful	4	6
Did not know about the educational meetings	12	48
e) view satellite broadcasts		
Did not view satellite broadcasts	76*	12
Yes, helpful	5	2
Yes not helpful	3	2
Did not know about the satellite broadcasts	16	84

TABLE A-31: Exposure to Promotional Activities Among Retired Buyers		
Promotional Activities	FLTCIP	Public Programs
Did you find any of the following helpful: ¹		
a) read advertisements		
Found them to be helpful	57%*	13%
Did not find them to be helpful	43	87
b) visit websites describing the federal program		
Found them to be helpful	40*	17
Did not find them to be helpful	60	83
c) read general brochures		
Found them to be helpful	85*	60
Did not find them to be helpful	15	40
d) call toll-free number		
Found it to be helpful	42*	21
Did not find it to be helpful	58	79
1. The "Not helpful" category encompasses "No, did not do this", "Did it, but did not find it helpful" and "Did not know about this."		



TABLE A-32: Reasons for Buying LTC Insurance: Active Buyers			
Reasons for Buying	FLTCIP	Private Programs	Public Programs
Single most important reason for buying LTC insurance ¹			
Avoid using own income	22%	23%	10%*
Assure that care is affordable	28*	18	18
Assure greater freedom in choosing service providers	5	3	10
Avoid having to rely on relatives for care	19	19	31*
Assure that spouse's standard of living will not decline if individual needs care	7	14	10
Avoid relying on Medicaid	2	2	3
1. Responders in all groups had indicated other reasons, in addition to the ones presented here, for which they bought LTC insurance. Presented here are only the common reasons and that is why the reported percentages do not add up to 100.			

TABLE A-33: Reasons for Buying LTC Insurance: Retired Buyers			
Reasons for Buying	FLTCIP	Private Programs	Public Programs
Single most important reason for buying LTC insurance ¹			
Avoid using own income	25%*	21%	12%
Assure that care is affordable	23*	15	9
Assure greater freedom in choosing service providers	3	5	14
Avoid having to rely on relatives for care	17	19	33*
Assure that spouse's standard of living will not decline if individual needs care	10	12	11
Avoid relying on Medicaid	2	2	3
1. Responders in all groups had indicated other reasons, in addition to the ones presented here, for which they bought LTC insurance. Presented here are only the common reasons and that is why the reported percentages do not add up to 100.			

TABLE A-34: Comparison of Current LTC Insurance Program to Other Programs Among Active Buyers			
Reasons for Buying	FLTCIP	Private Programs	Public Programs
Was the current FLTCIP compared to other programs ¹			
Yes	54%		33%
No	46		66
Why was the current FLTCIP purchased instead of a different program ²			
a) lower rates			
Yes	31		39
No	69		61
b) better benefits			
Yes	25		34
No	75		66
c) recommended by others			
Yes	9		9
No	91		91
d) easier to qualify			
Yes	40*		3
No	60		97
e) easier to get benefits			
Yes	15*		4
No	85		96
f) easier to understand coverage			
Yes	22*		5
No	78		95
g) Federal Government sponsorship			
Yes	74*		13
No	26		87
1. Responders from CALPERS had the option of saying "Don't know" to this question and that is why the reported percentages in the Public Programs group do not add up to 100.			
2. For this category, Public Programs include only the CALPERS database.			

TABLE A-35: Comparison of Current LTC Insurance Program to Other Programs Among Retired Buyers			
Reasons for Buying	FLTCIP	Private Programs	Public Programs
Was the current FLTCIP compared to other programs ¹			
Yes	67%	68%	67%
No	33	32	31
Why was the current FLTCIP purchased instead of a different program ²			
a) lower rates			
Yes	44		54
No	56		46
b) better benefits			
Yes	33*		45
No	67		55
c) recommended by others			
Yes	7		6
No	93		94
d) easier to qualify			
Yes	18*		3
No	82		97
e) easier to get benefits			
Yes	7*		4
No	93		96
f) easier to understand coverage			
Yes	21*		9
No	79		91
g) Federal Government sponsorship			
Yes	84*		17
No	16		83
1. Responders from CALPERS had the option of saying "Don't know" to this question and that is why the reported percentages in the Public Programs group do not add up to 100.			
2. For this category, Public Programs include only the CALPERS database.			

TABLE A-36: Reasons for Not Buying the Current LTC Insurance Program: Active Non-Buyers			
Reasons for Not Buying	FLTCIP	Private Programs	Public Programs
Were the following reasons not to buy the current FLTCIP:			
a) do not think LTC services will ever be needed ¹			
Yes, a reason	8%	25%*	14%
No, not a reason	92	75	86
b) Medicare/Medicaid will pay for LTC services ²			
Yes, a reason	16*	25*	1*
No, not a reason	84	75	99
c) family/relatives will take care of individual ³			
Yes, a reason	7	19*	12
No, not a reason	93	81	88
d) FLTCIP is too expensive ¹			
Yes, a reason	66	72	48*
No, not a reason	34	28	52
e) do not mind using own income to pay for LTC ²			
Yes, a reason	15*	28*	2*
No, not a reason	85	72	98
f) have other insurance like FEHB ³			
Yes, a reason	13	24*	9
No, not a reason	87	76	91
g) do not believe insurance companies will pay benefits			
Yes, a reason	18*	37	
No, not a reason	82	63	
h) will buy the LTC insurance later ^{1,4}			
Yes, a reason	52	44	45
No, not a reason	48	56	55
i) information about the FLTCIP too confusing			
Yes, a reason	22*		0
No, not a reason	78		100
j) not happy with the features of the current FLTCIP ²			
Yes	17*		1
No	83		99
1. For this category, Public Programs include only the CALPERS database. 2. For this category, Public Programs include only the Michigan database. 3. For this category, Public Programs include only the CALPERS and the Michigan databases. 4. The "No, not a reason" category combines "Don't know" and "No, not a reason."			

TABLE A-37: Reasons for Not Buying the Current LTC Insurance Program: Retired Non-Buyers			
Reasons for Not Buying	FLTCIP	Private Programs	Public Programs
Were the following reasons not to buy the current FLTCIP: ¹			
a) do not think LTC services will ever be needed			
Yes, a reason	11%	34%*	18%
No, not a reason	89	66	82
b) Medicare/Medicaid will pay for LTC services ²			
Yes, a reason	14*	32*	3*
No, not a reason	86	68	97
c) family/relatives will take care of individual ³			
Yes, a reason	11*	21	23
No, not a reason	89	79	77
d) FLTCIP is too expensive ¹			
Yes, a reason	62	84*	60
No, not a reason	38	16	40
e) do not mind using own income to pay for LTC ²			
Yes, a reason	25*	43*	6*
No, not a reason	75	57	94
f) have other insurance like FEHB ³			
Yes, a reason	19		13
No, not a reason	81		87
g) do not believe insurance companies will pay benefits			
Yes, a reason	13*	44	
No, not a reason	87	56	
h) will buy the LTC insurance later ¹			
Yes, a reason	22*		36
No, not a reason	78		64
i) information about the FLTCIP too confusing			
Yes, a reason	19*		0
No, not a reason	81		100
j) not happy with the features of the current FLTCIP ²			
Yes	16*		1
No	84		99
1. For this category, Public Programs include only the CALPERS database. 2. For this category, Public Programs include only the Michigan database. 3. For this category, Public Programs include only the CALPERS and the MetLife databases.			

TABLE A-38: Three Most Important Common Reasons for Not Buying the Current Program Among Active Non-Buyers			
Reasons for Not Buying	FLTCIP	Private Programs	Public Programs
Three most important reasons not to buy the current program ^{1,2}			
Cannot afford the current program	30	44	37
Current program is too expensive	24	---	---
Will buy the current program later	13	8	5
I don't think I will ever need LTC insurance	---	4	---
My family will take care for me	---	---	2
<p>1. For this category, Public Programs include only the CALPERS and the MetLife databases.</p> <p>2. In addition to the common among all files categories, 14% of ANB from Michigan responded that it is too early to plan and 16% of RNB from CALPERS responded that they want to use their money for other purposes.</p>			

TABLE A-39: Three Most Important Common Reasons for Not Buying the Current Program Among Retired Non-Buyers			
Reasons for Not Buying	FLTCIP	Private Programs	Public Programs
Three most important reasons not to buy the current program ^{1,2}			
Cannot afford the current program	33	---	---
Current program is too expensive	15	45	38
Will buy the current program later	7	---	---
I don't mind using own income/assets	---	7	4
I don't think I will ever need LTC insurance	--	4	---
I have other insurance	---	---	4
<p>1. For this category, Public Programs include only the CALPERS and the MetLife databases.</p> <p>2. In addition to the common among all files categories, 17% of RNB from Michigan responded that there is no reason for not buying and 14% of RNB from CALPERS responded that it is too confusing to know which is the right policy for them.</p>			

TABLE A-40: Factors that Would Make Active Non-Buyers More Interested in Buying the Current Program			
Factors	FLTCIP	Private Programs	Public Programs
More interested in buying the current program if:			
a) there was a guarantee that premiums will not increase in the future			
Agree	83	91	
Disagree	17	9	
b) premiums were tax deductible ¹			
Agree	87*	93	97*
Disagree	13	7	3
1. For this category, Public Programs include only the CALPERS database.			

TABLE A-41: Factors that Would Make Retired Non-Buyers More Interested in Buying the Current Program			
Factors	FLTCIP	Private Programs	Public Programs
More interested in buying the current program if:			
a) there was a guarantee that premiums will not increase in the future			
Agree	76	79	
Disagree	24	21	
b) premiums were tax deductible ¹			
Agree	77	80	81
Disagree	23	20	19
1. For this category, Public Programs include only the CALPERS database.			

This data brief was prepared under contract between the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, Office of Disability, Aging and Long-Term Care Policy (DALTCP) and Abt Associates. The brief was written by LifePlans, Inc. For additional information on this subject, or to view the other briefs in this series, you can visit the ASPE home page at <http://aspe.hhs.gov> or contact the ASPE Project Officer, Hunter McKay, at HHS/ASPE/DALTCP, Room 424E, H.H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201, Hunter.McKay@hhs.gov.



Data Briefs on Federal Long-Term Care Insurance Buyers/Non-Buyers

A total of nine Data Briefs are available from the Office of Disability, Aging and Long-Term Care on this subject:

- **A Comparison of Demographic and Attitudinal Characteristics Among Active and Retired Buyers, Non-Buyers and Non-Responders to the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/charcom.htm\]](http://aspe.hhs.gov/daltcp/reports/charcom.htm) Posted June 2005
- **A Comparative Analysis of the Socio-Demographic and Attitudinal Characteristics of Active Buyers and Non-Buyers of Long-Term Care Insurance in the Federal, Private and Public Sectors**
[\[http://aspe.hhs.gov/daltcp/reports/LTCIchar.htm\]](http://aspe.hhs.gov/daltcp/reports/LTCIchar.htm) Posted February 2006
- **A Demographic and Attitudinal Profile of Buyers of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/buyprof.htm\]](http://aspe.hhs.gov/daltcp/reports/buyprof.htm) Posted June 2005
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