

## Overview and Learning Objectives

This module provides an overview of the role of the long-term care (LTC) counselor, identifies important barriers to LTC planning, and offers general counseling tips.

At the conclusion of the module, you will be able to:

- Explain the role of counseling in LTC planning;
- List important barriers to planning for LTC;
- Describe different ways to increase awareness and motivate beneficiaries to plan for LTC; and
- Identify available tools and resources.

## Self-Assessment

- Name three reasons why an individual would delay planning for LTC services.
- List three ways in which you, as a counselor, could encourage people to start planning for LTC.

## Role of Long-Term Care Counselors

Raising awareness and motivating beneficiaries to plan for LTC needs are important components of the campaign. Counselors should:

- **Know the financing options of LTC services.** Through training, you should have a good understanding of the financing options for LTC services, including those that are specific to your State. By understanding the options and how they can be applied to individual circumstances, you can help guide consumers to the next stage of seeking more expert help.
- **Be objective and impartial.** Your role is to listen to what consumers are saying and to provide the pertinent facts. Even if you have firm convictions about what the consumer should do, or what is best, it is your responsibility to simply tell the consumer what the options are. Any decision to buy or not is the responsibility of the consumer.
- **Help the consumer either broaden or narrow the options.** Depending on the individual -, it may be important to either help him or her consider unexplored options or narrow them down to fit circumstances. Not every consumer needs to know everything about LTC financing options. By listening carefully, you can help the consumer start down the right road.
- **When in doubt, refer.** No one can know everything about LTC. Your job is to help the consumer understand that there are options, explain those options to the best of your ability, and to appropriately refer the consumer to other experts for more assistance.

Remember that since everyone's circumstances are different, counselors should place their values aside and allow consumers to make their own decisions.

## Understanding Your Audience

It is important to identify the consumer's needs in order to provide appropriate information. There are five general types of audiences:

- Passive Planners
- First Inquiry Planners
- Knowledge-Seeking Planners
- Decision-Makers
- Post-Purchase Consumers

Below are descriptions of individuals in each of the audience types and their potential counseling needs.

### **Passive Planners**

#### Who are they?

Individuals in this group are unaware or have not thought much about planning for their LTC needs. People in this group may have approached a counselor for other health service issues.

#### What may a counseling session include?

Counseling session may include:

- Introducing LTC basics and available resources.
- Motivating consumers to begin the planning process.
- Encouraging consumers to talk to their families.
- Scheduling a follow-up appointment.

## **First Inquiry Planners**

### Who are they?

Individuals in this group recognize the need to start LTC planning and are looking for general information. People in this group may have attended an insurance presentation, read brochures, received information from an Area Agency on Aging (AAA) or heard about LTC from family and/or friends.

### What may a counseling session include?

Counseling session may include:

- Assessing consumers' situation and knowledge.
- Providing information on suitable options.
- Answering questions and addressing concerns.
- Referring to appropriate organizations for further information.
- Scheduling a follow-up appointment.

## **Knowledge-Seeking Planners**

### Who are they?

Individuals in this group have some knowledge about LTC financing options and are at the beginning stages of planning. They may be coming to you to verify information or clarify what they have learned.

### What may a counseling session include?

Counseling session may include:

- Helping consumers make sense of the information.
- Verifying information.
- Preparing consumers to be good shoppers, if they are interested in LTC insurance.

## **Decision-Makers**

### Who are they?

Individuals in this group are in the process of making a decision. This type of consumer may have thought about his or her needs for a long time, or may be rushed to make a decision because of a crisis.

### What may a counseling session include?

This counseling session may include:

- Listening to consumers' needs.
- Helping consumers assess their needs.
- Identifying gaps in knowledge or misperceptions.
- Identifying local services and resources.

## **Post-Purchase Consumers**

### Who are they?

Individuals in this group have purchased a product or have decided on a financial plan. This type of consumer may be seeking knowledge or concerned about the purchase. Recognize that they may be knowledgeable of planning needs and the product, or know very little about the purchase.

### What may a counseling session include?

This counseling session may include:

- Helping consumers understand the product and their choices.
- Identifying community resources.

## Activity

Discuss how you would counsel the following types of individuals.

- Consumers who are first time buyers.
- Consumers who have heard of different policies and questions the one they already own.
- Consumers who have a spouse in a nursing home and has concerns about cost.
- Caregivers who are caring for elderly parents.
- Caregivers who are caring for an elderly parent with Alzheimer's.

## Common Barriers to LTC Planning

Research indicates that there are many barriers in preparing or planning for LTC needs. Denial, fear of becoming a burden to family members, and misperception about public and private programs are often cited as reasons for avoiding a discussion of LTC.

These barriers can be grouped in four general categories:

- Knowledge
- Structural
- Perception
- Social and Cultural

Below are discussions of each of the categories and tips counselors can use to help individuals overcome these planning barriers.



## General Tips on Overcoming Barriers

As a counselor, rely on your presence in and knowledge of your community to encourage people to begin the LTC planning process. Your interaction with individuals includes face-to-face meetings at your local office, telephone consultations, or visits to local senior centers or other places where many beneficiaries assemble. Some strategies that you can use to promote awareness and encourage individuals to start LTC planning follow below:

- When counseling on nursing home or home health care-related topics, provide consumers with information on LTC planning and encourage them to make another appointment to discuss planning for LTC.
- Encourage consumers to begin a dialogue with a family member. It is very important for consumers to discuss LTC issues with their family. Acknowledge that this subject is sometimes difficult to talk about, but everyone is better off when some thought has gone into how these issues will be handled, should they arise. Impress upon consumers that the best time to talk about LTC is before services are needed.
- Request referrals from the Texas Department of Insurance. Beneficiaries may need help in assessing LTC insurance products. If LTC insurance is not appropriate, counselors can provide information regarding other options for LTC financing.
- Request referrals from your AAAs. AAAs are local organizations that coordinate a comprehensive range of services to promote the independence and dignity of older adults.
- Increase your network of individuals in trusted, community-based organizations (for example, churches or hospitals) who can provide referrals. For members of the aged community, there are many opportunities to spread the word informally about the importance of planning for LTC.
- You may also interact with family members and caregivers who are important in helping some beneficiaries plan for their LTC needs. Family members and caregivers can also help by beginning a discussion with their aging parents regarding LTC.

## Knowledge Barriers

Research shows that individuals do not have accurate information about what is considered LTC, who pays for LTC, and available LTC financing and service options in their community. Furthermore, people often underestimate the cost of LTC. Knowledge barriers may include:

- **Lack of Knowledge.** Many elderly underestimate the likelihood of needing LTC services and the costs associated with this care. Currently, about 13 million men and women have LTC needs.<sup>1</sup> During a 12 month period, it is estimated that 60% of persons age 65 and older will need long-term care.
- **Misperception of Public and Private Programs.** Many people believe that Medicare or Medicare supplemental insurance covers LTC. Medicare pays only about 20 percent of LTC costs.<sup>2</sup> Furthermore, there is also the misperception that retiree health plans pay for LTC services.
- **Lack of Awareness of LTC Service Options.** There is a general lack of knowledge of available LTC service options. Most people associate LTC with nursing homes, and few make the connection with other services such as home health care and assisted living.
- **Lack of Awareness of HIPAA Privacy Regulations.** Some seniors may be fearful to discuss LTC service options, as doing so may involve their disclosure of health-related information. Consumers may fear that counselors will disclose their health information to anyone, including a caregiver (whether child or spouse), or that state agencies or entities will have access to that information.

### How can you help?

By clarifying common misperceptions, you will help consumers get a better grasp of their situation and recognize the need to begin planning. You should:

- Make sure consumers have a clear understanding of what LTC is. Clarify the misperception that LTC is just about nursing home care. Better understanding

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<sup>1</sup> National Academy on Aging (1997). Facts on Long-Term Care, 1997. Available at <http://geron.org/NAA/html>.

<sup>2</sup> CMS, National Health Accounts, 1999.

may help alleviate negative impressions of LTC and prompt a more open discussion.

- Clarify that Medicare does not pay for most LTC services and that Medicaid coverage is limited.
- Clarify your agency's HIPAA policies, and ensure them that their health information, should they choose to reveal it to you, will not be disclosed without their consent (even to their spouse or their child). Clearly explain their rights and ensure them that you and your agency maintain the strictest standards of confidentiality. Be sure to provide them with a written, legible HIPAA notice that you have reviewed with them and signed, along with all other AAA/DADS forms.
- Provide written materials to consumers for future reference; some people feel more comfortable reading materials about LTC options after the counseling session.

## Structural Barriers

Perceived barriers may include:

- **Complexity of LTC Insurance Products.** LTC insurance products are complex. Individuals are often overwhelmed by the amount of information and choices.
- **Costs of LTC Insurance.** Many people with low incomes may not be able to afford LTC insurance and are unaware of other planning options.

How can you help?

- Be patient. When introducing new terminology to consumers, follow the term with a short definition or explanation.
- Provide written materials for future reference.
- Emphasize that LTC insurance is just one option and that there are many other care and financing options available to meet their needs.

## Perception Barriers

Several perception barriers may prevent individuals from planning ahead. These include:

**Denial.** One of the most prevalent consumer perceptions is that they will never personally be affected by LTC needs or find himself or herself in a LTC situation (the “not-me” syndrome). Among adult children, there is a tendency to believe that their parents are still young, will remain healthy and will not need LTC.

**Feeling Overwhelmed.** Unfortunately, many families and individuals wait until they are faced with a LTC crisis to seek help. At this stressful time, individuals are often overwhelmed by the amount of information presented and by the need to make a fast decision. In addition, their choices may be limited due to lack of planning.

**Reluctance to Purchase Another Insurance Product.** Negative impressions people have about LTC insurance generally focus on the cost of the premium and perception that the price exceeds the value of the coverage. In addition, for some, there is also a stigma attached to purchasing another health insurance product.

**Competing Priorities.** Competing priorities such as children’s education or caring for an elderly parent may delay planning.

### How can you help?

- Help consumers relate to the need to start planning by describing a situation where LTC services planning helped an individual deal with an unexpected event. Personalize the information by asking them if they know someone who needed LTC services and what those persons decided to do.
- Appeal to consumers’ sense of independence. Research shows that people respond well to messages that emphasize quality of life.
- Motivate consumers to start the planning process. Use the planning worksheet (Long-Term Care Planning Worksheet) to help them realize what they may or may not need, or what they will and will not be able to accept or tolerate. This can help to rule out certain options or underscore the importance of others. In

addition, it provides a basis for dialogue, which is vital to the LTC planning process. Encourage consumers to show this worksheet to family members in order to initiate discussion. You should try to ensure that:

- Consumers believe that they may need LTC in the future.
  - Consumers understand the potential seriousness of late planning.
  - Consumers understand that the benefits of planning in the long-run outweigh the costs and inconvenience.
  - Consumers leave the counseling session feeling positive and with concrete next steps planned.
- Calm consumers' fear and anxiety by remaining positive. It is important to make them feel *confident* that they can successfully choose a care plan and financing option that is right for them or for a loved one.
  - Show empathy for a consumers' situation.
  - Introduce one topic at a time, and always follow-up each topic with questions to make sure that consumers understand the information presented.
  - Suggest easy-to-follow next steps. This may include suggesting to consumers to return for another counseling session; talk to their family; and contact faith-based community or other community organizations to find out if they can provide immediate assistance, such as transportation, meal services, and other in-home services.
  - Provide appropriate referrals. Emphasize to consumers that there are many organizations that can help and you can help them find the appropriate organization(s).
  - Do not present options that may not be available to consumers.
  - When possible, follow up with consumers.

## Social and Cultural Barriers

Culture and background shape people's perception of aging and the role of the family in providing care for the elderly. For instance, research shows that African-Americans and Hispanics tend to think that LTC services will be covered by Medicare, current health insurance coverage, or pension plans. A recent AARP study shows that large numbers of Hispanics, African-Americans, and Asian-Americans care for their parents or other aging relatives.<sup>3</sup> Specifically, 42 percent of Asian-Americans, 34 percent of Hispanics and 28 percent of African-Americans surveyed by AARP serve as the primary caregiver to their parents.

In addition, immigrants may have difficulty with English and lack familiarity with the U.S. health care system, which may make planning seem even more daunting. Other barriers may include:

- **Communication and Comprehension Issues.** Elderly individuals may suffer from cognitive impairment and thus may not understand the LTC options available to them. Furthermore, language and literacy barriers may also lower consumers' ability to comprehend their options fully.
- **Misperception of Assistance Provided by Family Members.** Many people believe that family members will provide LTC assistance. Research shows that Native Americans and Hispanics are more likely than Caucasians to rely on their family to provide for their LTC needs. Reliance on adult children is especially prevalent among Asian-Americans.

### How can you help?

- Keep in mind that people from different cultures may have varying beliefs and ideas about LTC needs and services.
- When speaking to Asian-Americans, Native-Americans and Hispanics, draw upon family relationships. Focus on the benefits of planning to the family, such as financial security, emotional and physical relief, and maintaining quality relationships.

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<sup>3</sup>AARP Website: <http://www.aarp.org/press/2001/nr071101.html>

- Some immigrants may not be familiar with the U.S. health care system. Individuals may come from a country where there is a universal health care system, leading some to erroneously assume that Medicare will pay for all LTC services. You should provide a brief overview of the health care system emphasizing that Medicare pays for a limited amount of LTC services.
- Review caregiver relief options such as Respite Care. Review with the consumer and the caregiver local and regional options that they may access. Explain how a consumer or caregiver can access those needed caregiver services.
- When working with an individual who is not fluent in English, speak clearly and avoid using technical terms. Arrange for an interpreter, if needed.
- Avoid generalizations. Keep in mind that everyone's situation is different. As always, listen carefully to the consumer's specific needs.



## Referrals

Refer to the Referrals section of the training manual for a list of organizations and state agencies.

- When providing referrals to consumers, provide a brief description of the organization and an explanation of why the individual is being referred to the organization. Also inform the consumer of what to expect from the organization.
- When at all possible, it is very important that you provide consumers with a contact person.

## Resources

Refer to the Resources section of the training manual for a brief description of LTC services and websites to key organizations.

Counselors can also access the most up-to-date resources through the Medicare website at [www.Medicare.gov](http://www.Medicare.gov).

## Tools

Included in the Appendix is a worksheet to help you and the consumer begin a dialogue about planning. This tool helps you better understand their planning preferences and needs.

## Role Playing Exercise

The following is a role playing exercise between a counselor and a beneficiary, Mr. Jackson. The counselor will ask questions to identify planning options that are appropriate for Mr. Jackson's needs and situation. In this example, Mr. Jackson attended a LTC insurance presentation and is nervous because he does not think he can afford it. Note that this role play represents an initial counseling session. The counselor presents Mr. Jackson with various planning options, but does not overwhelm him with too much information. Then, the counselor suggests another meeting to discuss planning for LTC.

An alternative exercise is to conduct the role playing **without** the script. In this case, the participants should incorporate the following elements in the role play:

The counselor assesses the consumer's knowledge, needs and situation. The counselor should gather the following information:

- Current health insurance
- Income level
- Resources
- Level of planning for LTC

Based on the information provided, the counselor should discuss planning options that may be appropriate for the individual.

### Scripted Role Play

**Counselor:** Good morning, Mr. Jackson. Thank you for taking time to come in this morning.

**Mr. Jackson:** Good morning.

**Counselor:** I understand you recently attended a LTC insurance presentation and have some questions.

**Mr. Jackson:** Yes. I think I need to start planning for LTC, but I am not sure if I can afford another insurance policy.

**Counselor:** I will be glad to help you with that. First, I am going to ask you some basic questions. I am going to use this worksheet to help us assess whether LTC insurance may be right for you. I want you to know that the information you provide is confidential and will not be recorded anywhere.

**Mr. Jackson:** Okay.

**Counselor:** Tell me a little bit about yourself, Mr. Jackson. What are your objectives for planning?

**Mr. Jackson:** Well, I am in good health now but I want to make sure that if I ever need care, I have options. It makes me feel better to plan ahead.

**Counselor:** Those are great reasons to start planning. I am glad that you are thinking ahead. You mentioned that you are in good health now, Mr. Jackson?

**Mr. Jackson:** I get a cold now and then, but no major health problems.

**Counselor:** I am glad to hear that. How old are you, Mr. Jackson?

**Mr. Jackson:** I just turned 65.

**Counselor:** What is your annual income?

**Mr. Jackson:** My annual income is about 10,000 dollars. My wife receives a little bit less. We have just enough to get by.

**Counselor:** Thanks. I just have a few more questions. Do you know if the total of your financial assets, excluding your home and your car, is less than \$30,000?

**Mr. Jackson:** I think we have about \$15,000 dollars in savings.

**Counselor:** Do you currently own your house?

**Mr. Jackson:** Yes. We paid off the mortgage two years ago.

**Counselor:** Thank you for the information, Mr. Jackson. Long-term care insurance is expensive and may not be the best option for you. Typically, we do not advise people to consider LTC insurance, if the premium is going to be more than 7 percent of your monthly income. Do you think that may be the case for you?

**Mr. Jackson:** Yes. I am afraid so.

**Counselor:** I want you to know that we can explore this option further if you are interested. Otherwise, today I want to suggest some other ways you can plan for LTC. I am going to provide you with a broad overview of your options, give you information to take home to read, and follow up with you in the next few weeks. Is that okay?

**Mr. Jackson:** That sounds like a good plan.

**Counselor:** First, you may be able to qualify for state assistance through the Medicaid program.

**Counselor:** Also, you may want to consider a reverse mortgage program.

**Mr. Jackson:** They sound complicated.

**Counselor:** Well, let's take it one step at a time. I am going to give you information on these two financing options for you to read. After you have some time to absorb the information, we can meet again to go over the materials in more detail.

**Counselor:** I also wanted to let you know that there are many local organizations with services and programs that can help you with your personal activities. I want to give you this brochure that provides information on community resources and services for you to read from the Area Agency on Aging.

**Mr. Jackson:** How much do these services cost?

**Counselor:** That is a good question. Some organizations, such as your church, may offer services like transportation and in-home services for free. Other services are also available, usually for a low fee.

**Counselor:** Lastly, I would recommend that you check with your doctor, local social service agency or hospital to help you locate different kinds of LTC services to meet your needs in the future.

**Mr. Jackson:** My son came to the doctor's office with me last week.

**Counselor:** Sounds like you and you son have a close relationship...

**Mr. Jackson:** Yes. He's a good kid...we see each other once a week.

**Counselor:** Have you discussed LTC with your son?

**Mr. Jackson:** No. It is a hard topic for me to bring up. I don't want to make him feel that I am putting the burden of planning on him.

**Counselor:** I understand. I had a hard time discussing this with my children, too. I approached it by expressing my desire to remain independent. I also told them that it was a big decision and I wanted to include them in my planning process.

**Mr. Jackson:** That is a good idea.

**Counselor:** I know that I have given you a lot to think about today. I would like you to review the materials on Medicaid and reverse mortgages and the information from the Area Agency on Aging. I also would like you to talk to your son about your LTC planning needs the next time you see him.

If you have some time next week, I would like to meet with you again to see if you have any questions. Also, if you feel comfortable, please bring your son. This may be a good way to start including him in your planning process.

**Mr. Jackson:** I will ask him. Thank you.



## Module Exercise

There are five general types of audiences that you may encounter.

1. Which phrase best describes the type of audience that would need to know the basics of LTC and be motivated to begin planning and discussing LTC issues with their family?
  - a. Passive planners
  - b. First Inquiry planners
  - c. Knowledge-seeking planners
  - d. Decision-makers
  - e. Post-purchase consumers
  
2. Which phrase best describes someone who is trying to make sense of information they have, verifying accuracy of the information, and exploring how to be “good shoppers” for LTC insurance?
  - a. Passive planners
  - b. First Inquiry planners
  - c. Knowledge-seeking planners
  - d. Decision-makers
  - e. Post-purchase consumers
  
3. Which phrase best describes a consumer who is identifying local services and resources appropriate to their needs?
  - a. Passive planners
  - b. First Inquiry planners
  - c. Knowledge-seeking planners
  - d. Decision-makers
  - e. Post-purchase consumers
  
4. Which phrase best describes a consumer who has heard about various options but is seeking more information on those options?
  - a. Passive planners
  - b. First Inquiry planners
  - c. Knowledge-seeking planners

- d. Decision-makers
  - e. Post-purchase consumers
5. Which phrase best describes a consumer who is confused about what services are covered under their LTC insurance policy and whether a specific assisted living facility will be covered?
- a. Passive planners
  - b. First Inquiry planners
  - c. Knowledge-seeking planners
  - d. Decision-makers
  - e. Post-purchase consumers

There are different types of barriers to engaging in planning for LTC. Which phrase best describes the type of barrier you might encounter in counseling someone about LTC planning?

6. What type of barrier comes into play when someone is not engaging in planning because they are confident that their family will take care of them?
- a. Knowledge barriers
  - b. Structural barriers
  - c. Perception barriers
  - d. Social and cultural barriers
7. What type of barrier comes into play when someone believes that Medicare and their Medicare supplemental policy will pay for an individual's LTC needs if they are in a nursing home for an extended period of time?
- a. Knowledge barriers
  - b. Structural barriers
  - c. Perception barriers
  - d. Social and cultural barriers
8. What type of barrier comes into play when someone is overwhelmed by the complexity of choices and options for private financing for LTC needs?
- a. Knowledge barriers
  - b. Structural barriers

- c. Perception barriers
  - d. Social and cultural barriers
9. What type of barriers comes into play when someone feels they are likely to live a long and healthy life and never need LTC, based on the longevity and health of their parents and friends?
- a. Knowledge barriers
  - b. Structural barriers
  - c. Perception barriers
  - d. Social and cultural barriers
10. What should you do if a consumer has additional questions about a specific product for financing LTC needs (e.g., reverse mortgage) and you have already provided counseling and support for their basic understanding of issues with that option?
- a. Take your best guess at the answers.
  - b. Tell them you have no clue and personally you have some reservations about that approach anyway.
  - c. Suggest that they could probably find information on the Internet and that they can do a Yahoo search on the term “reverse mortgages”.
  - d. Refer the consumer to the specific entity that has been identified to you as a trusted resource for additional information on reverse mortgages.