



MISSOURI SENATE

JEFFERSON CITY

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**A Weekly Column for the
Week of Jan. 29, 2007**

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Long-Term Care Partnership

JEFFERSON CITY – This week I introduced legislation which provides incentives for people to purchase long-term care insurance. The goal of the Missouri Long-Term Care Partnership Program is to ensure Missourians don't have to sell most or all of their assets just to qualify for health care coverage.

Under the program, a person can buy a partnership-approved long-term care policy, which offers a way for that individual to qualify for coverage of the cost of their long-term care needs under the state Medicaid program without selling off most or all of their assets. Those trying to qualify for Medicaid would be allowed to keep assets equal to the dollar amount of their long-term care partnership insurance benefits beyond the value of the assets they would otherwise be able to keep under the state's Medicaid plan.

For example, an insurance policy with a value of \$100,000 (if fully paid out) would protect \$100,000 worth of assets if the policy holder then enrolled in Medicaid.

I presented SB 15 to the Senate Health and Mental Health Committee this week, and we heard testimony about legal firms which encourage elderly people to try to hide their assets in order to qualify for Medicaid. My legislation attempts to end this deceitful practice by offering incentives to buy long-term care insurance.

SB 15 presents a way for people to protect their assets and exhibit personal responsibility for their health care needs.

If you have questions or comments about this or any other issue, please feel free to contact me at 573-751-8793 or by e-mail at: delbertscott@senate.state.mo.us.