



## MISSOURI SENATE

JEFFERSON CITY

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**A Weekly Column for the  
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# Long-Term Care Partnerships

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JEFFERSON CITY – This year I introduced legislation which provides incentives for people to purchase long-term care insurance. The goal of the legislation is to ensure Missourians don't have to sell all or most of their assets just to qualify for health care coverage. My legislation was included in Senate Bill 577, which created the MoHealthNet program to replace the state Medicaid program.

By signing SB 577 into law, Governor Blunt established the Long-Term Care Partnership Program. 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 MoHealthNet program without selling off most or all of their assets. Those trying to qualify for MoHealthNet will 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 old state Medicaid program.

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 MoHealthNet.

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

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.mo.us](mailto:delbertscott@senate.mo.us).