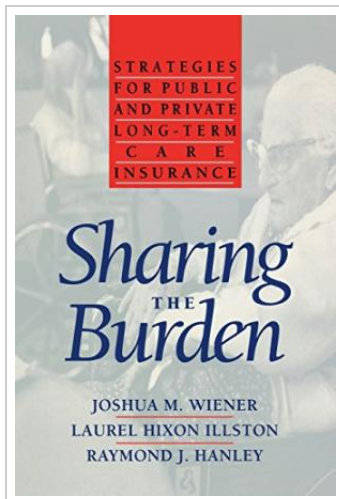




Sharing the Burden: Strategies for Public and Private Long-Term Care Insurance (Paperback)

By Joshua Wiener

BROOKINGS INSTITUTION, United States, 1994. Paperback. Condition: New. New. Language: English . Brand New Book. The United States is engaged in a critically important and contentious debate on how to overhaul the way it delivers and pays for long-term care. Most families that are confronted with caring for a disabled elderly relative are often guaranteed financial catastrophe. The authors of this book examine a wide range of financing approaches to reforming long-term care and the impacts they would have over the next twenty-five years. The central issues in the debate about reforming long-term care concerns the relative roles of the public and private sectors. The authors urge that private insurance be encouraged and predict it will grow. Nevertheless, they conclude, private insurance will probably play only a modest role in financing nursing home and at-home care. For that reason, careful attention must also be given to reforming public programs. They recommend a strategy that includes expanded social insurance covering more at-home care and some limited nursing home coverage, the liberalization of Medicaid eligibility requirements so that complete impoverishment is not required before benefits are given, and an enhanced role for private insurance to provide asset protection to the upper-middle- income...



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