



KNOWING YOUR OPTIONS TODAY
PLANNING FOR TOMORROW
LOOKING AHEAD FOR THE FUTURE

What can you do to prepare for your future long-term care needs?

The State of South Dakota wants to help educate and inform you about the new Long-Term Care Partnership Program today so you can decide what is best for you and your family tomorrow.



South Dakota's

Long-Term Care

Partnership Program

Administered by the Department of Social Services and the Division of Insurance.

Lately, the importance of Long-Term Care has been a critical topic in the news media, whether it be related to the costs, the decision-making process or how hard it can be on families and friends at times. Maybe you have heard about a friend or co-worker who is going through a long-term care situation with a loved one. Long-term care insurance is intended to provide assistance, but how do you know what type of plan to buy and how do you know if you are receiving a quality insurance policy?

The State of South Dakota now offers the Long-Term Care Partnership Program, which provides additional choices for individuals when it comes to planning and preparing for their long-term care needs. This public-private partnership has created an innovative program offering individuals quality, affordable long-term care insurance and a way to receive needed care without depleting all their assets.

Take a quick quiz on long-term care:

Which of the following people will need long-term care and would benefit from a Long-Term Care Partnership policy?

- a) A 25 yr old goes mountain biking near Custer, suffers a fall and severely fractures his legs. His legs will be in a cast from the waist down for 6 months.
- b) A 45 yr old man and his 34 yr old wife, both employed with health and disability insurance, are in a car accident and will use wheelchairs for the rest of their lives.
- c) A 76 yr old woman in Aberdeen lives at home, but her severe arthritis will soon stop her from being able to dress and bathe herself completely.

The answer is all of the above!

You wonder: Doesn't the government pay for people to take care of us at home and in the nursing home? Isn't that what health insurance or disability insurance is for? How can I plan ahead to take care of my own long-term care needs?

Help is here: South Dakotans can now receive accurate, impartial and comprehensive information about the Long-Term Care Partnership Program. If you are unable to attend a free education session in a community near you, free educational conference calls are available and you can always obtain plenty of valuable information online at ltcpartnership.sd.gov.

Attend a free educational session on the Long-Term Care Partnership Program and find out more about what you can do to plan and prepare for your future long-term care needs!

Find out when and where these educational sessions will be held by logging onto ltcpartnership.sd.gov.