

# **Long Term Care Insurance Resources**

## **Tompkins County Office for the Aging and Lifelong**

### **Resources available Prior to Purchasing Long Term Care Insurance**

**PlanaheadNY:** [www.planaheadny.com](http://www.planaheadny.com)

This New York State website contains helpful information about long term care insurance.

**NY State Insurance Department web site:** [www.ins.state.ny.us/ltc/ltc\\_index.htm](http://www.ins.state.ny.us/ltc/ltc_index.htm)

Covers “the Basics of Long Term Care Insurance.” It also contains an interactive tool to assist you in estimating your long term care insurance premiums. The Insurance Department also has published online “A Consumer’s Guide to Long Term Care Insurance in New York” which can be found at [www.ins.state.ny.us/ltc/ltcbasicg.pdf](http://www.ins.state.ny.us/ltc/ltcbasicg.pdf)

**National Clearinghouse for Long-term Care Information:** [www.longtermcare.gov](http://www.longtermcare.gov)

Developed by the U.S. Department of Health and Human Services.

**A Shoppers Guide to Long Term Care Insurance**

The National Association of State Insurance Department Commissioners has produced this consumer guide. Long Term Care Insurance agents are required to offer you a copy to read before taking your application. Free copies are available at [www.naic.org](http://www.naic.org) or by calling 816-842-3600.

**NY State Partnership Program**

Information about the New York State Partnership for Long Term Care is available by visiting [www.nyspltc.org](http://www.nyspltc.org) or by calling 888-697-7582 to request a free copy of “Affordable Financing for Long Term Care” which describes the benefits of purchasing long term care insurance.

### **Resources Available After Purchasing Long Term Care Insurance**

**Contact Tompkins County Office for the Aging 274-5492 or Lifelong 273-1511**  
(for help understanding what is covered under an existing policy, how to claim benefits)

**Consumer Services Bureau of the New York State Insurance Department,**  
Call 1-800-342-3736 for all types of issues and insurance questions, including filing a complaint.