



HEALTH CARE *and you*

The New Health Care Law: Helping You Pay for Long-Term Care

Under the new health care law, you will be able to participate in a voluntary national insurance program that will provide cash benefits to you if you have a qualifying disability that limits your day-to-day living. You can use this insurance to help pay for non-medical services and supports such as home modification, assistive technology, transportation, and personal care. You can also use it to pay part of the cost of assisted living or nursing home care.

How the CLASS Independence Benefit Plan Works

If you are age 18 or older, employed, and your employer participates in the program, you will be enrolled in the CLASS Independence Benefit Plan automatically unless you or your employer choose not to participate, or “opt out.” The program begins as soon as January 2011, with the premiums paid through payroll deductions. You will be able to purchase this insurance even if your employer doesn’t participate in the program, or if you are self-employed.

Once you have paid the premiums for five years and have worked at least three of those years,

you will be eligible for program benefits. Cash benefits will be made if you have a qualified disability expected to last more than 90 days and your health care provider certifies this. These payments will continue as long as you remain eligible, which could be for your lifetime.

Over the next several months, federal officials will provide additional details about the program. These include premium costs and the amount of cash benefits. AARP is closely monitoring how health insurance reform is implemented to protect our members.

This program increases your options to live more independently if you have or develop a qualifying disability and meet the other eligibility requirements. You can use the cash benefit, along with other public programs and private long-term care insurance, to help protect your financial security.

Check www.aarp.org/getthefacts frequently for the latest information.