

New York State Partnership for Long-Term Care policies are no longer being issued in the state of New York.

This does not impact active policyholders who currently own a New York State Partnership Qualified product.

Contact information:

NYS Partnership for Long-Term Care
NYS Department of Health
One Commerce Plaza, Room 1620
Albany, NY 12210
1-866-950-7526
<https://nyspltc.health.ny.gov>



New York State Partnership for Long-Term Care



A brochure for Partnership policyholders.

<https://nyspltc.health.ny.gov>

What is the Partnership?

The NYS Partnership for Long-Term Care (NYSPLTC) is a unique Department of Health program combining private long-term care insurance and Medicaid Extended Coverage (MEC). Its purpose is to help New Yorkers financially prepare for the possibility of needing nursing home care, home care, or assisted living services. The program allows New Yorkers to protect their assets (depending on the insurance plan purchased), if their long-term care needs extend beyond the period covered by their Partnership LTC insurance policy.

What does this mean to you?

If you purchased NYSPLTC insurance and use the benefits according to the conditions of the program, you can apply for MEC, which may assist in paying for your ongoing care. Unlike regular Medicaid, MEC allows you to protect some or all of your assets, depending on whether you select a Dollar for Dollar Asset Protection plan or a Total Asset Protection plan. However, MEC does require that you contribute your income to the cost of your care according to Medicaid income rules.

How is the Partnership a win-win situation?

NYSPLTC helps New Yorkers pay for their long-term care without having to “spend down” their assets, as they would have to do if they relied totally on Medicaid to pay for their long-term care. By allowing New Yorkers to keep what they’ve worked hard to acquire, and reducing Medicaid costs for the State, NYSPLTC provides a win-win scenario for everyone.

Who can I contact about a recent rate increase on my policy?

We understand the tremendous burden that recent rate increases have placed on Partnership policyholders. While the Partnership program can assist with information related to the Partnership minimum requirements, policyholders should reach out to the New York State Department of Financial Services for queries and/or complaints regarding rate increases.

New York State Tax Credit

New York State offers an allowable credit of 20% of the premiums paid during the tax year for the purchase of, or the continuing coverage under a qualifying long-term care insurance policy. As of 2020, the credit amount cannot exceed \$1,500. This credit is available to anyone paying premiums, including children who pay for coverage on behalf of their parents when they file a New York State income tax return.

What if I move out of NYS?

The private portion of your Partnership policy can be used in any of the 50 states. New York now has a reciprocal agreement with other Partnership states. If you move to a state that has a reciprocal agreement at the time that you apply for MEC, you will be able to protect your assets. The assets protected in a reciprocal state will be under only the terms of that state’s Dollar for Dollar policy. You may return to New York to protect all of your assets if you have a Total Asset plan. Please note that a state can opt out of reciprocity at any time and only those who are currently receiving Medicaid services will be exempt from new regulations (grandfathered). Medicaid eligibility and services are determined on a state-by-state basis.

What are the benefits? All Partnership policies have the following minimum benefits.*

- Nursing home care, home care, and assisted living services.
- 3.5% or 5% annual compounded inflation protection required at purchase ages 79 and younger.
- Care management services.
- 14 days of respite care per year.
- Nursing home bed reservation, 20 days per year.
- 60-day grace period to ensure the premium is paid if you have designated someone to be notified when you fail to pay your premium on time.
- Hospice care.
- Coverage of alternate level of care status in a hospital while awaiting nursing home placement or at-home services.
- Review of denied benefit authorization requests.
- Guaranteed renewable.

*Additional benefits are available.

Partnership Plans

Total Asset Protection Plans
All assets are protected.

OR

Dollar for Dollar Asset Protection Plans
Asset protection is equal to the amount of benefits paid from the policy.

Partnership Plans	Years of Coverage		Daily Benefit*	
	Nursing Home	Home Care	Nursing Home	Home Care
Total Asset 50**	2 Years	4 Years	\$374	\$187
Total Asset 50**	3 Years	6 Years	\$374	\$187
Total Asset 100	4 Years	4 Years	\$374	\$374
Dollar for Dollar 50**	1.5 Years	3 Years	\$374	\$187
Dollar for Dollar 100	2 Years	2 Years	\$374	\$374

* These daily benefits are the 2023 minimums.

** Two home care days are equal to one nursing home day and the home care daily benefit is equal to one half of the nursing home daily benefit.

Schedule of Minimum Daily Benefits for Partnership Policies

Effective Date	3.5% Compound Inflation Protection	
	Nursing Home Daily Benefit Allowance	Home Care Daily Benefit Allowance
January 1, 2022	\$361	\$180
January 1, 2023	\$374	\$187
January 1, 2024*	\$387	\$194
January 1, 2025*	\$401	\$201
January 1, 2026*	\$415	\$208

*All rates are published and approved by the Department of Financial Services. These are anticipated figures and have not yet been approved.

Asset Protection vs. Income Protection

It is important to understand that Medicaid Extended Coverage is not automatic. It is the responsibility of the policyholder and/or their representative to apply for Medicaid Extended Coverage to receive the asset protection awarded pursuant to the policy. While assets (or resources) are exempt from consideration during the Medicaid eligibility process, income is not protected. This means that all income rules in effect at the time of the application for Medicaid will apply in determining one's eligibility for Medicaid Extended Coverage.

For more information on Medicaid Extended Coverage, please see our "Frequently Asked Questions" document which can be found on our website.

How can I find out more about Medicaid?

Call your local county Department of Social Services with questions about Medicaid and eligibility rules, or visit the New York State Department of Health website at www.health.ny.gov.

How can I find out more about my NYS Partnership policy?

- **Visit** our website: <https://nyspltc.health.ny.gov>
- **Ask** your NYSPLTC certified agent, financial advisor or attorney or participating insurer.
- **Call** the NYSPLTC directly for basic questions about Partnership policies.

1-866-950-7526 or 518-474-0662 or <https://nyspltc.health.ny.gov>