



A One Stop Shop for Minnesota Seniors

1-800-333-2433

This is the place to:

- Arrange for services for an aging parent
- Plan for long-term care
- Get help with government agencies to solve your problems
- Find out how to get involved in your local community
- Fight fraud
- Get health insurance counseling
- Learn what is available to help you remain independent in your community

www.MinnesotaHelp.info

is the website for resources connected to the Senior LinkAge Line®: A one stop shop for Minnesota seniors.

Greetings to all Minnesota Seniors and Caregivers!



Fall is fast approaching and with it there is an important set of dates I want to make sure you mark down on your calendars: **Saturday, October 15 to Wednesday, December 7, 2011.** These are the new dates for enrolling in or changing your Part D or Medicare Advantage plan.

As you know, many changes to Medicare will take effect this coming year. I want to encourage all of you to read this edition of "Health Care Choices for Minnesotans with Medicare" for all pertinent information on Medicare changes in 2012.

If you have any questions or would like to speak with someone regarding the changes, please call the Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors at 1-800-333-2433 or visit www.Medicare.gov.

In addition to using the Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors hotline to learn more about changes to your Medicare plans, I hope you will make this service a trusted guide for any inquiries regarding government services. It has been my priority to improve seniors' access for help with issues statewide. As part of this important work, I have partnered with the Minnesota Board on Aging to expand the Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors.

In the coming months, we will continue expanding this One Stop Shop, connecting seniors with volunteer opportunities (late 2011) and employment openings (next year).

The new Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors will make it easier for seniors and caregivers to connect with live experts and receive answers by calling one number statewide – 1-800-333-2433. I look forward to hearing from you as we strive to improve this service, making it a true one stop shop for Minnesota seniors.

Thank you!

Sincerely,
Yvonne Prettner Solon
Lieutenant Governor
State of Minnesota



A message about planning for long term care from Minnesota Department of Human Services Commissioner Lucinda Jesson



Greeting to all Minnesotans

We live in a time of great transformation. Breakthroughs in technology, science and medicine are bringing profound changes to the ways in which we live and work, and what our expectations are for our government, for each other, and for ourselves. These changes are bringing with them

new possibilities for how we approach our later years, and it is important to understand that most likely there will be options for us that we cannot even imagine today. This is just as true for long term care—something 70 percent of us will need at some point—as it is for our retirement.

You may think, as many do, that long term care is limited to nursing home care, but it is so much more. It includes a variety of services that help with both your medical and non-medical needs. This can include not only nursing home care but local services to help you safely remain in your home and community as long as possible. Some examples include home care, chore services, personal care assistance, senior companions, help to move from a nursing home back home, support for caregivers, and medical alert systems.

Planning for long-term care is important if you want to have the flexibility to choose the options that are right for you. It is more important than ever before to plan now, so that you will have the financial wherewithal to be in control of your own care. Options to pay for your long term care may include Minnesota Long Term Care Partnership, other long term care insurance, trusts, annuities, reverse mortgages, life insurance and using your own savings.

The Minnesota Department of Human Services is dedicated to continuing with the transformation of Minnesota's long term care system so it is more responsive to your needs and preferences. In recent years, home and community-based options have expanded across Minnesota. Objective information to help you understand, plan and pay for long term care is readily available by phone, on the Internet and in print publications, such as this 2012 edition of Health Care Choices for Minnesotans on Medicare. To find out more about long term care options in Minnesota, I encourage you to call the Senior LinkAge Line® at 1-800-333-2433 and visit www.MinnesotaHelp.info.

Don't wait. Don't let others decide for you. Get informed. Plan ahead. Plan now.

Plan Well

Consider Long-Term Care Partnership Coverage

Long-term care is not just for older persons. An accident or illness can happen at any time and the costs for this care can be substantial.

Did you know . . .

- Three out of five persons over age 65 will need long-term care during their lifetimes?
- The cost of a home health aide for 30 hours a week is about \$45,000 a year?
- Medicare only pays for limited amounts of long-term care?
- Medical Assistance generally pays for long-term care only if you spend many of your assets first?

www.MinnesotaHelp.Info®

Long-Term Care Partnership coverage can give you:

- Greater protection of your assets
- More choices about your care

The Long-Term Care Partnership allows you to protect assets equal to the amount paid by your Partnership-qualified long-term care insurance. For example, if your Partnership policy paid \$100,000 for your long-term care, you can keep up to \$100,000 of additional assets if you apply for Medical Assistance.

Partnership coverage can also give you more choices about where you receive care. Long-term care is more than nursing homes – it's home care and care in an assisted living facility. Medical Assistance does not pay for room and board in an assisted living facility, but Partnership policies might.

For more information call:

Senior LinkAge Line®
at 1-800-333-2433, or visit
www.mnltpartnership.org.