



**Long-Term Care  
Partnership Disclosure Notice:  
Individual Policy**

Insurer name: \_\_\_\_\_

Insurer address: \_\_\_\_\_

Policy holder name: \_\_\_\_\_

Policy number/identifier: \_\_\_\_\_

Effective date: \_\_\_\_\_

**Important information about your long-term care insurance policy**

**You may be entitled to special asset protection as part of the new Oregon Long-Term Care Partnership Program. Please read below for more details and keep this notice with your long-term care insurance policy.**

The long-term care insurance policy that you recently purchased qualifies for the Oregon Long-Term Care Insurance Partnership Program. This program is the result of a partnership among the Oregon Department of Human Services (DHS), the Oregon Department of Consumer and Business Services (DCBS), and private long-term care insurers that voluntarily agreed to participate in the program. As a qualified partnership policy (QPP), your policy may be entitled to special asset protection under Oregon's Medicaid program.

***What is a QPP?***

Even after receiving long-term care (LTC) insurance payments, some people have to apply for Medicaid. As a purchaser of a QPP, you may qualify for Medicaid and keep more assets than other Medicaid clients. Assets include money in the bank, investments, and real property. Generally, people qualify for Medicaid when they have assets of \$2,000 or less. A QPP allows you to keep assets equal to the amount of LTC insurance benefits you received. Also, a QPP protects your inheritance in the same amount. For example, if your QPP paid \$50,000 for your LTC before you applied for Medicaid, you would get to keep both \$2,000 and \$50,000 and still be eligible for Medicaid. Medicaid would collect \$50,000 less from your estate, if that amount is still in your estate when you die.

A QPP does not automatically make you eligible for Medicaid. All other Medicaid criteria will still apply, including home equity limits that may make you ineligible for Medicaid. Contact DHS if you have Medicaid eligibility questions.

***Does the QPP status of a policy ever change?***

A QPP is required to meet certain state and federal requirements. If you decide to purchase a policy and then make changes later, confirm with your insurance agent that the changes will not affect the QPP status. If you move out of Oregon, a QPP may protect assets for Medicaid in another state, but only if that state recognizes your policy as a partnership policy under its federally approved partnership program.

**NOTE:** The information contained in this disclosure is based on current Oregon and federal laws. These laws may change. Any change in law could reduce or eliminate the beneficial treatment of your policy under Oregon's Medicaid program.

***Additional Information?***

If you have questions regarding your insurance policy, please contact \_\_\_\_\_  
insurer name

If you have questions regarding current laws governing Medicaid eligibility, you should contact the Oregon Department of Human Services.