



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 and you meet other eligibility criteria. This new program is called CLASS. CLASS stands for Community Living Assistance Services and Supports. 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 Program Works

If you are age 18 or older, employed, and your employer participates in the program, you will be enrolled in the CLASS program automatically unless you choose not to participate, or “opt out.” You would pay the premiums through payroll deductions. You will be able to purchase this insurance even if your employer doesn’t participate, if you are self-employed, or have more than one employer.

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

years, have a qualifying disability, and meet other eligibility requirements, you will be eligible for benefits. Cash benefits will be paid if you have a qualifying 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.

You will likely be able to enroll in the CLASS program in 2012 or 2013. Federal officials will provide additional details as the new insurance program is implemented. These include premium costs and the amount of cash benefits.

Participating in CLASS 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 and private programs, your personal savings, care from family and friends, and private long-term care insurance, to help protect your financial security.

Check with www.aarp.org/getthefacts frequently for more information.