



State of Louisiana

Office of Aging and Adult Services

Request for Information

Partnership Long-Term Care Insurance

January 2013

Table of Contents

PURPOSE	3
GENERAL INFORMATION	3
Background	3
Current efforts	3
RESPONSE REQUIREMENTS	4
NOTICES	4

PURPOSE

The Louisiana Department of Health and Hospitals (DHH) is seeking viable, budget neutral strategies that will assist Louisiana with promoting and facilitating the purchase of Long-Term Care Partnership qualified insurance policies, a product that allows individuals to prepare for their long-term care needs and protect their assets should they ultimately need to seek Medicaid assistance.

DHH is issuing this Request for Information (RFI) with the intention of identifying a provider who will:

- Work with the Department to develop a marketing campaign – including a direct mail component to educate consumers about the benefits of long term care insurance and about the long-term care insurance partnership program.
- Receive via mail, email, and/or telephone, responses to the marketing campaign and refer interested consumers to qualified agents at the expense of the provider.
- Assign leads by ZIP code and establish a cost, approved by the Partnership, to qualified agents to purchase referrals.
- Provide periodic updates to the Department about the status of the campaign and make changes to the campaign based on consumer and agent feedback.

GENERAL INFORMATION

Background

The Long-Term Care Partnership program began as a pilot project in 1987 in four states. While other states showed interest, the Omnibus Budget Reconciliation Act of 1993 restricted the program to the four pilot states. In 2005, the Government Accountability Office reported that in those states, the program had been successful in encouraging people to purchase long-term care insurance, eliminated the need for a majority of those consumers to apply for Medicaid, thereby reducing Medicaid costs. The Federal Deficit Reduction Act of 2005 allowed all states to establish Qualified State Long-Term Care Partnership Programs. Louisiana was approved to participate in the program effective October 1, 2009.

Also in 2005, states were offered the opportunity to apply for participation in a joint-federal-state initiative intended to raise awareness about the need to plan for long-term care. The campaign typically includes a letter from the governor mailed to targeted age groups, press and PSA releases, educational materials, and web-site development. Louisiana applied for but was not selected for this initiative.

Current efforts

The Louisiana Department of Insurance maintains a web-site about the partnership program that provides the following information:

- a brochure that describes the program
- a list of frequently asked questions
- a consumer's guide to long-term care Insurance
- a list of companies that offer a partnership policy

As of June 30, 2009, Louisiana had 4,555 policies in force.

RESPONSE REQUIREMENTS

Response is requested by March 30, 2013.

The response should include:

- areas of expertise
- experience in other states, including results, costs and reporting options
- information about the respondent including the respondent's legal form and the types of ventures in which the business is engaged

The response should address each of the areas listed in the Purpose section of this document.

Responses should be limited to ten (10) 8 ½ x 11 pages using 12 point font. Responses should be identified as **Long-Term Care Partnership Program RFI** on either the electronic subject line or on the exterior of the envelope. Responses should be delivered via e-mail, postal mail or hand to the RFI Coordinator at:

Louisiana Department of Health and Hospitals
Linda Sadden
Office of Aging and Adult Services
P.O. Box 90130
628 N 4th St, Bienville Bldg 7th Floor (70802)
Baton Rouge, Louisiana 70821-9030
Phone: (225) 219-0214
Fax: (225) 219-0202
Email: linda.sadden@la.gov

Responses must include the name, address, telephone number, email address and fax number for an individual who will serve as principal contact for the respondent.

The Department may request additional information from the respondents.

NOTICES

DHH will not pay for preparation or information related to responses submitted. Furthermore, DHH accepts no obligations for costs incurred by respondents in anticipation of a provider being selected to perform this function in Louisiana.

The provider will not be paid by the state for its work. Any revenue that is realized will result from the sale of leads to qualified agents.

All written or electronic responses regarding this RFI are subject to Louisiana's public records law.