

THE LONG TERM CARE DISCUSSION GROUP

A VOLUNTARY INDEPENDENT GROUP THAT MEETS SOLELY FOR THE PURPOSE
OF EDUCATING THE POLICY COMMUNITY ON ALL FACETS OF LONG TERM CARE

Thursday, June 14, 2012
2:00 p.m. Eastern Time

America's Health Insurance Plans (AHIP)
601 Pennsylvania Avenue, NW - Suite 500 South Building
Washington, DC 20004

Speaker: Barb Stucki, Ph.D.
National Council on Aging

Home Equity as a Financial Resource for Aging in Community

With the suspension of CLASS and challenges in the long term care insurance marketplace, many middle-income people with long term care needs may have to rely on their own funds in order to stay at home. At this session, Barbara Stucki, vice president, home equity initiatives, for the National Council on Aging (NCOA), will weigh the pros and cons of using home equity to pay for in-home services and supports. She will review recent research on the changing financial behavior and market trends regarding the use of housing assets as a retirement financial resource. She will also discuss emerging equity release strategies and the potential of public-private partnerships to promote innovation and leverage this resource.

Stucki has spent 20 years working on private sector financing strategies for long term services and supports. At NCOA, she conducts policy research on home equity as a retirement resource, and recently developed and launched the new Home Equity Advisor website (www.homeequityadvisor.org), which helps older homeowners better use and protect this asset. She also oversees NCOA's reverse mortgage counseling network. This work has been funded by HUD, AoA, FINRA, ASPE, CMS, MetLife Mature Market Institute, and the Robert Wood Johnson Foundation. NCOA is a nonprofit service and advocacy organization headquartered in Washington, DC, which serves as a national voice for older Americans and the community organizations that serve them. Its mission is to improve the lives of older adults, especially those who are vulnerable and disadvantaged. Prior to working at NCOA, Barbara was a senior policy analyst for the American Council of Life Insurers, and also a policy analyst at AARP, where she worked on issues relating to long term care financing and insurance.

Please RSVP to Jenifer Allen at JAllen@univitahealth.com

Participation by phone is available for a limited number of callers. To participate by phone, you must RSVP to receive dial-in information.

**Long Term Care Discussion Group Co-Chairs:
Winthrop Cashdollar, John Cutler, Karl Polzer, Jill Randolph, and
Eileen J. Tell**

For more information about the Long Term Care Discussion Group, and to access materials and information relating to previous meetings, visit www.ltcdiscussiongroup.org