

# Mark Warshawsky, National Affairs: Financing Long-Term Care

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## Overview

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**Type of Reform:** Transforming Healthcare Structures (Medicaid Reform and Private Market Incentives) solutions.

**Description:** Directs public program resources to those who cannot afford care and otherwise encourages self-reliance among those who could afford care through private funds or insurance.

## Report focuses on:

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- Refocusing Medicaid as a social safety net for poorer individuals by closing financial eligibility loopholes and tightening administration of the program through the following reforms:
  - All retirement assets should be countable when considering Medicaid eligibility.
  - Asset transfer mechanisms, such as Medicaid annuities and pooled trusts, should be prohibited.
  - Estate recovery should be enforced, with the federal government providing reduced federal matching rates until states reach goals.
- Expands and increases awareness of the LTC Partnership Program, allowing single premium and combination products to be Partnership-Qualified.

## Sponsoring Organization and Key Author(s):

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**Sponsoring Organization:** Not applicable

**Key Author:** Mark Warshawsky is a Senior Fellow at the American Enterprise Institute (AEI) and, among other positions, previously served as the Deputy Commissioner for Retirement and Disability Policy at the Social Security Administration, as the Vice Chairman of the Federal Commission on Long-Term Care, and Assistant Secretary for Economic Policy at the U.S. Treasury Department.

## Impact and Action:

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The philosophical underpinning of this report is based on the theory that Medicaid may crowd out the private insurance market and suppress demand for planning and purchasing LTC insurance.

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## Program Details

**Participation Criteria:**

Not applicable.

**Conditions for Receiving Benefits Scope of Services:**

Not applicable.

**Amount of Services**

Not applicable.

**Participant Financial Responsibility**

Not applicable.

**Elimination Period**

Not applicable.

**Provider Requirements**

Not applicable.

**Provider Payment Levels**

Not applicable.

**Inflation Adjustments**

Not applicable.

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## Financing & Implementation

### **Revenue Source(s)**

Not applicable.

### **Total Program Costs**

Not applicable.

### **Program Administration**

Not applicable.

### **Private Sector Role**

Not applicable.

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