**Newsletter copy:**

LeadingAge has been at the forefront of long term-services and supports (LTSS) financing reform for more than a decade. The organization strongly believes that America must create a new system of paying for LTSS so families alone don’t shoulder the burden of paying for care their loved ones need.

[Insert time frame], LeadingAge unveiled its vision for the future of long-term services and supports (LTSS) in a new report: [A New Vision for Long-Term Services and Supports](http://www.leadingage.org/sites/default/files/A%20New%20Vision%20for%20Long-Term%20Services%20and%20Supports_FINAL.pdf).

The report outlines 3 essential features of a universal LTSS insurance program:

1. A universal approach to coverage.
2. A catastrophic benefit period.
3. A “managed cash” benefit structure.

LTSS, or needing help with everyday activities such as bathing, eating, or dressing, will affect about 50% over the age of 65. LTSS are expensive and not currently covered by Medicare. As a result, individuals must pay out of pocket. Families often resort to depleting savings and other retirement funds to pay for care. Eventually, people turn to Medicaid when they run out of money. However, Medicaid was never intended to pay for costly LTSS.

LeadingAge believes an LTSS financing system that promotes consumer choice and flexibility will stimulate and reward innovation, quality improvement, and the development of products and services consumers want and need. This system will promote early health and wellness interventions that can prevent or delay the onset of LTSS need, while helping to reduce and manage lifetime risk. And, most important, it will help us create a society in which all may age with dignity.

Consider [reading and sharing the report](http://www.leadingage.org/sites/default/files/A%20New%20Vision%20for%20Long-Term%20Services%20and%20Supports_FINAL.pdf), *A New Vision for Long-Term Services and Supports*. Help advance the movement for reform. Millions of lives depend on it.