



*Dedicated to ensuring quality long-term care for all Americans*

## What is the Center for Long-Term Care Reform? Who is Stephen A. Moses?

The Center for Long-Term Care Reform ([www.centerltc.com](http://www.centerltc.com)) is a private think tank and public policy advocacy organization dedicated to ensuring quality long-term care for all Americans. Find this handout with live hyperlinks to all listed items at <http://www.centerltc.com/handout.htm>. Click here for [Stephen Moses's professional bio](#).

**Sample Publications** by Stephen Moses (many more at [www.centerltc.com](http://www.centerltc.com)):

[How to Fix Long-Term Care](#) (2012, seven briefing papers)

[The CLASS Act and the Future of Long-Term Care Financing](#) (2011, Society of Actuaries Monograph)

[The Brave New World of Long-Term Care](#) (2007, *Notre Dame Journal of Law, Ethics & Public Policy*)

[Aging America's Achilles' Heel: Medicaid Long-Term Care](#) (2005, Cato Institute *Policy Analysis*)

[Welfare for the Well-To-Do](#) (2005, *Wall Street Journal*, op-ed by Stephen Moses)

[Long-Term Care Due Diligence for Professional Financial Advisers](#) (2001, *Journal of Financial Planning*)

[Planning for Long-Term Care Without Public Assistance](#) (1993, *Journal of Accountancy*)

[The Fallacy of Impoverishment](#) (1990, *The Gerontologist*)

**Recent Studies** by the Center for Long-Term Care Reform (many more at [www.centerltc.com](http://www.centerltc.com)):

[How to Fix Long-Term Care Financing](#) (2017, with the Foundation for Government Accountability)

[Apply the LTC Vulnerability Index to Your State: The New Hampshire Example](#) (2014, prepared for the Federal Long-Term Care Insurance Program)

[The Index of Long-Term Care Vulnerability--A Case Study in New Jersey](#) (2014, with the Common Sense Institute of New Jersey) [The Index of Long-Term Care Vulnerability: A Case Study in Georgia](#) (2013, with the Georgia Public Policy Foundation)

[The Index of Long-Term Care Vulnerability: A Case Study in Virginia](#) (2013, with the Thomas Jefferson Institute for Public Policy)

[Maximizing NonTax Revenue from MaineCare Estate Recoveries](#) (2013, with the Maine Heritage Policy Center and the Maine Health Care Association)

[The Maine Thing About Long-Term Care Is That Federal Rules Preclude a High-Quality, Cost-Effective Safety Net](#) (2013, with the Maine Health Care Association)

["Near-Term Prospects for Long-Term Care Financing Reform: Final Report to the Milbank Foundation for Rehabilitation,"](#) (2012, with the Cato Institute)

[Long-Term Care Financing in New York: How to Save Money While Serving the Needy](#) (2011, with the Empire Center for New York State Policy)

[The Keystone of Long-Term Care: More Access to Better Care at Lower Public Cost for Pennsylvanians](#) (2011, with the Commonwealth Foundation)

[Medi-Cal Long-Term Care: Safety Net or Hammock?](#) or more [here](#) (2011, with the Pacific Research Institute)

[Doing LTC Right](#) (2010, with the Ocean State Policy Research Institute)

[Medicaid Estate Recoveries: National Program Inspection](#) (1988, DHHS Office of Inspector General)

**Sample Testimony, Speeches, Debates and Courses** (much more at [www.centerltc.com](http://www.centerltc.com))

Congressional testimony by Stephen Moses: [April 2005](#), [July 2006](#) and [Sept. 2011](#) (video @ 18 min., 45 sec.)

[Long-term care: Markets or mandates?](#) (2013, C-SPAN covered speech at American Enterprise Institute, [video](#))

[What I Believe About Long-Term Care](#) (2006, speech to Sixth Annual Intercompany LTCi Conference)

[Long-Term Care: Who Should Pay?](#) (2004, Moses debated RTI's Josh Wiener; Mort Kondracke moderated)

[Medicaid and the Long-Term Care Crisis--Who Should Pay?](#) (2005, Moses debated Medicaid planner Russo at Cato)

[LTC Graduate Seminar Transcript](#), [CLASS Act Webinar](#) and [CLASS Act Coverage](#) (Gated--Inquire for Access)

[Over 1,200 articles by Steve Moses on long-term care financing issues archived chronologically and by subject](#)

# Stephen A. Moses

## Biographical Profile



**Steve Moses is president of the Center for Long-Term Care ([www.centerltc.com](http://www.centerltc.com)). The Center promotes universal access to top-quality long-term care by encouraging private financing as an alternative to Medicaid dependency for most Americans. Previously, Mr. Moses was president of the Center for Long-Term Care Financing (1998-2005), Director of Research for LTC, Inc., (1989-98), a senior analyst for the Inspector General of the U.S. Department of Health and Human Services (1987-89), a Medicaid state representative for the Health Care Financing Administration (1978-87), a HHS Departmental Management Intern (1975-78), and a Peace Corps Volunteer in Venezuela (1968-1970). He is widely recognized as an expert and innovator in the field of long-term care.**

*Senior Market Advisor* magazine put Steve Moses in its top-ten LTC insurance "Power List" with his picture on its cover. *McKnight's Long-Term Care NEWS* said Moses is "one of the 100 most influential people in long-term care." *Nursing Homes* magazine reported "there is probably no more articulate spokesperson for privately financed long-term care than Stephen Moses." *Long-Term Living* named him one of five "people making a difference in LTC."

Mr. Moses has directed numerous national and state-level studies for the federal government, state governments, and private think tanks on LTC financing, Medicaid long-term care eligibility, asset transfers, and estate recoveries. He specializes in correcting problems associated with "Medicaid estate planning," the practice of artificially impoverishing affluent people to qualify them for public assistance.

Steve Moses testified before Congress on "Examining Abuses of Medicaid Eligibility Rules" (9/21/11) and on "Long-Term Care and Medicaid: Spiraling Costs and the Need for Reform" (4/27/05). He influenced the content and passage of the Deficit Reduction Act of 2005, which discouraged Medicaid planning abuses and unleashed the LTC Partnership programs. He is credited with having "forged the framework" for the Omnibus Budget Reconciliation Act of 1993, which closed many Medicaid eligibility loopholes. He helps state Medicaid programs curtail Medicaid estate planning and encourage private insurance and home equity conversion as alternatives to public welfare financing of long-term care for the middle class and affluent. He has testified before most of America's state legislatures.

Mr. Moses' articles have appeared often in distinguished publications like *The Gerontologist*, *The Journal of Accountancy*, *The Journal of Financial Planning*, *Contemporary Long-Term Care*, *Best's Review*, *National Underwriter*, *Assisted Living Today* and *Nursing Homes* magazine. He is the author of chapters in several books including "Health and Long-Term Care Insurance" in Clark Boardman Callaghan's legal treatise *Advising the Elderly Client*; the chapter on long-term care financing in "Age Wave" author Ken Dychtwald's *Toward Healthy Aging* anthology; and a critique of the long-term care partnerships in a volume that reviews that program.

Steve Moses frequently addresses professional conferences in the fields of law, aging and insurance. His recommendations have been quoted often in the national media including the "CBS Evening News," PBS's "Frontline" and "The Financial Advisors," CNN, National Public Radio, *The New York Times*, *The Wall Street Journal*, *Newsweek*, *USA Today*, *Forbes*, *The New Republic*, *Smart Money*, *National Journal*, and Jane Bryant Quinn's syndicated column. He appeared in a public television documentary titled "The Aging of America: The Dilemma of Long-Term Care." His TV and talk radio appearances on health care reform are unique and provocative.

Stephen Moses is the author of many articles, speeches and reports available at [www.centerltc.com](http://www.centerltc.com) including *Aging America's Achilles' Heel: Medicaid Long-Term Care* for the Cato Institute. He completed the "2008 National Long-Term Care Consciousness Tour" traveling for a year and 28,028 miles while living in an Airstream trailer dubbed the "Silver Bullet of Long-Term Care." The LTC Tour promoted responsible LTC planning and rational LTC public policy.

Education: Bachelor of Arts in Political Science, Highest Honors, Phi Beta Kappa, University of California, Davis (1967); Master of Arts in Political Science, High Honors, University of Maryland, College Park (1971).



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