

Handout for Steve Moses's presentation on "The Long-Term Care Trifecta"

I've compacted today's remarks to the point where you may occasionally shake your head and say "what was that?" Think of it like a whole college course rolled into a one hour lecture. On this handout, you'll find links to ten essays I've written in the past year elucidating today's arguments and providing detailed evidence to support them. Think of these essays as the rest of the lectures in this course. Enjoy!

[LTC Bullet: Have Your Cake Until It Eats You](#), March 23, 2018: Americans want to have their cake (entitlements) and eat it too, but trends show this cake will eat our economy first.

[LTC Bullet: Standing Guard](#), June 15, 2018: Articles, speeches and reports the Center for Long-Term Care Reform has published fighting back against ideological bias and fake research.

[LTC Bullet: The New Fallacy of Impoverishment](#), June 29, 2018: We should declare success in the war on poverty and move on!

[LTC Bullet: The Still Broken Rhythm of Long-Term Care Reform](#), July 20, 2018: Why have we made so little progress on long-term care financing since the Great Recession?

[LTC Bullet: Why Keep Fighting ... and How](#), September 6, 2018: How the Center for Long-Term Care Reform helps you persevere against all obstacles ... and overcome.

[LTC Bullet: How and How Much Medicaid Reduces Lifetime Medical Spending for Affluent Retirees](#), October 10, 2018: Medicaid helps the affluent even more than the poor.

[LTC Bullet: Who Wins, Who Loses When Medicaid Misleads?](#), October 25, 2018 and [LTC Bullet: Who Wins, Who Loses When Medicaid Misleads? Part 2](#), November 8, 2018: Medicaid takes credit it doesn't deserve, then misrepresents its cost to the downside.

[LTC Bullet: Venezuela, Yale and Long-Term Care](#), December 7, 2018: Explains the difference between private and social insurance and why it matters.

[LTC Bullet: So What If the Government Pays for Most LTC?, 2017 Data Update](#), December 13, 2018: Explains how government financing crowds out private long-term care financing including LTCI.

Stephen A. Moses

Biographical Profile



Steve Moses is president of the Center for Long-Term Care (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 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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