



# News Release

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## **STATE LAUNCHES CONSUMER-FRIENDLY WEB SITE TO HELP CALIFORNIANS PLAN FOR THEIR INDIVIDUAL LONG-TERM CARE**

*Californians Urged to Prepare for Silver Tsunami*

**SACRAMENTO** – Studies show that two out of three California seniors will need long-term care at some point in their lives. To prepare for this silver tsunami, the state has launched [www.RUReadyCA.org](http://www.RUReadyCA.org), an independent, easy to use Web site that offers a host of tools, information and calculators to help each Californian plan for their individually unique long-term care needs.

“Long-term care concerns can be emotionally and fiscally taxing, especially for those who wait to prepare,” said Department of Health Care Services (DHCS) Director Toby Douglas. “It’s critical that Californians work to address this issue before the need arrives. Californians should make long-term care planning an essential part of any retirement planning process.”

Created by DHCS’ California Partnership for Long-Term Care (Partnership), the new Web site walks visitors through various scenarios and the many options to address long-term care needs. Armed with six individualized calculators, the site gives visitors the opportunity to experiment with different scenarios and approaches that meet their specific family, financial and personal dynamics.

“Denial and lack of planning are the two primary reasons Californians are not better prepared for long-term care,” said Brenda Bufford, Chief of the Partnership. “They may not realize that the average cost of nursing care in California now exceeds \$91,000 a year. The longer families wait, the more difficult it is to create a smart, proactive plan that fits an individual’s needs, expectations and budget.”

A key feature of the site includes short videos that share the real-life experiences of other Californians who have faced long-term care decisions. The videos and other tools provide vivid educational examples of why planning ahead is essential. “Californians will hear from other Californians about the decisions they faced with long-term care,” added Douglas.

“Visit the Web site, become acquainted with the issue and your options and then sit down with your financial planner, certified public accountant and family for an open conversation about your expectations and wishes,” Bufford recommended. “Whatever you do, do not put this off. The earlier you start planning, the more options, flexibility and savings you will have.”

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According to the California Department of Aging, the elderly population in California is expected to reach 12.5 million by 2040, an increase of 232 percent from 1990. The highest growth rates will occur during the next 30 years, largely due to the aging of the baby boomers. The first wave of baby boomers turned 60 during the period between 2000 and 2010, resulting in a 32 percent increase in the elderly population. The next wave will increase that number another 38 percent by 2020. Currently, one in five Californians is 60 years of age or older.

The Partnership is dedicated to educating Californians to plan for their future long-term care needs and to consider private insurance as a vehicle to fund that care. The Partnership provides access to a select number of private insurance companies that meet strict requirements set by the state of California in order to take the guesswork out of choosing a high-quality insurance company.

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