

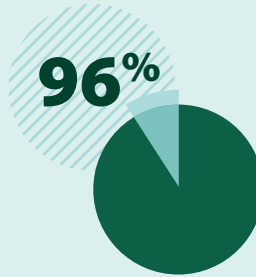
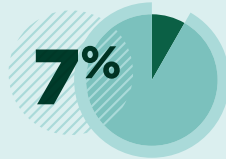
# Universal LTSS Could Support and Strengthen 21st Century Families

## Social insurance could provide universal, affordable LTC coverage



Would address core problem:  
**Lack of affordable insurance mechanism for vast majority of Americans to protect against financial risks of LTSS**

Only about **7 percent** of adults 50 or older have private LTCI today.



**96%** of all adults are projected to enroll in a universal LTSS program. Only those who fail to meet the work requirement (if applicable) would not qualify for benefits.

In an LTSS social insurance program, coverage could be designed to be nearly universal for the workforce, for all adults, or for society as a whole.

Social insurance contributions would be generally more affordable than private insurance premiums today because:

- Universal coverage pools risk broadly
- Contributions would be paid into a social insurance program much longer (across entire working life) than premiums paid to an insurance company
- Eliminates underwriting, marketing, and sales expenses associated with private insurance



All workers contribute

Contribution is **less than \$40** from the average worker's monthly earnings

Trust fund invests contributions and pays benefits

## How stakeholders could benefit from universal LTSS

