



## **Continuing Care Conference**

### **The Role of the Insurance Industry and Private Sector Solutions**

#### **Introduction**

The Continuing Care Conference (CCC) is a unique coalition of commercial, charitable and public service organisations with a common purpose to ensure that the public and private funding of long-term care needs of elderly people meets their reasonable expectations and preserves their dignity in old age. CCC is a partnership whose diverse members have demonstrated a willingness to work together, with other organisations and with all political parties to develop viable and imaginative solutions to the issue of long-term care.

This short paper has been prepared as a response to one specific aspect of the report of the Royal Commission on Long Term Care of the Elderly, which we believe does not fully reflect the contribution that the insurance sector can play. The statements given below are based on the experience, expertise and views of our members across the range of the insurance industry, and they assume that the role of insurance is complementary to that of other sectors.

#### **The Role of the Insurance Industry**

CCC believes that the insurance industry can deliver a number of ancillary services which directly benefit policyholders and indirectly benefit the State, rather than simply restricting itself to the provision of cash benefits to those customers who qualify for them. Furthermore, insurers place importance upon rehabilitation and quality control.

- Insurers, by definition, must undertake an assessment of the customer and his or her needs as part of the claims decision process, both initially, and on an on-going basis: it ought to be possible to agree common eligibility criteria and so avoid the need for insurers and the State to conduct multiple assessments.
- As part of their current range of services, insurers identify and arrange care services for their customers, and keep the appropriateness of these services under review.
- Claim prevention is as important to insurers as the payment of benefits, so that already many insurers provide helplines and information services both before and after the time of claim. As the volume of long-term care insurance business increases, insurers are also likely to invest more in research to reduce disability and thus claims.

- Insurers will be an additional source of longitudinal data which may prove useful to the National Care Commission.

The insurance industry will be best placed to develop the most appropriate products and services if it is possible for its representatives to work closely with the Government at this early stage. In this way the best possible fit between the public and private sectors can be devised.

Insurers are well able to provide cover for:

- individuals who will continue to be responsible for their own 'living and accommodation costs';
- individuals who might wish to 'top up' the amount of any 'personal' care to which they become entitled under the Royal Commission's recommended approach;
- individuals who might wish to ensure that they can remain in their own home, even though the cost of that care might have reached the inevitable 'cap' placed on the amount that the taxpayer will provide for such care;
- the need to provide any aids and adaptations necessary to make life as normal as possible.

**CCC**  
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