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Executive Office on Aging Survey Shows Many Young Adults Erroneously Believe Government and Health Insurance Cover Long Term Services and Supports

HONOLULU – The majority of people in Hawaii erroneously believe their health insurance plan and government programs will cover the costs for long term services and supports, according to a recent statewide survey commissioned by of the State of Hawaii Executive Office on Aging.

The survey, conducted by Market Trends Pacific as part of a long term services and supports public awareness campaign, showed that slightly more than half of respondents, about 54 percent, are very or fairly familiar with long term care, while about a fourth of the respondents, or 24 percent, has any familiarity with long term services and supports.

Those who are least aware of long term care are younger residents who have been in Hawaii for 20 years or fewer, non-home owners, persons without a college degree, and males.

Uncertainty about Payment for Long Term Care

The survey results showed many are unclear about who pays for long term care: 39 percent think that their health insurance covers long term care, and 24 percent trust that the government will help them. The majority of respondents identified health insurance, personal savings, Medicaid or Medicare as funding sources.

“Many in Hawaii may be aware of the need for long term care, but there is clearly a smaller percentage who are aware of the need to prepare for the costs associated with that care,” said Terri Byers, director of the Executive Office on Aging. “We know that we should save and plan for college or retirement, but long term care is not often part of the picture, despite the fact that 70 percent of us will use long term services and supports at some point in our lives. We recognize that we must begin to change this.”

Hawaii's Younger Population Most Vulnerable

The cost of long term care is one of the obstacles to preparing for long term services and supports. Young adults may have other financial obligations and may already have difficulty making ends meet. "This is not an issue on their radar and the costs may make many shy away from even trying to plan for long-term care," Byers said.

"The Executive Office on Aging is launching a public awareness campaign in early 2016 to help people understand their options and the need to plan ahead to enjoy more choices, and to avoid the risks of not being financially prepared," Byers said. Many have been led to believe impoverishing themselves to qualify for government assistance is the best solution, but this ultimately limits their options."

"It is clear that there are no private products available on the market that provide an answer for everyone and the best made plans don't always materialize. Our ultimate goal is to initiate a conversation and inspire more people to find out all they can to be prepared mentally, emotionally and financially to create a personal plan for care that is sustainable and adaptable."

Survey Information

Market Trends Pacific, Inc. conducted a total of 603 surveys of full-time residents (six months or more) of Hawaii who were 18 years of age or older. The sample included RDD (random digit dialing) residential landline and cell phone numbers from a professional national survey sampling firm.

Respondents were also encouraged to complete the survey online. Market Trends Pacific developed the questionnaire in conjunction with communications consulting firm, Strategic Communication Solutions, and the Executive Office on Aging.

There was a total of 297 landline phone and mobile interviews and 306 online questionnaires. The survey results are available from the Executive Office on Aging's Aging and Disability Resource Center website at www.hawaiiadrc.org.

In the survey, 366 interviews were completed with residents of the City & County of Honolulu, 108 with Hawaii County residents, 73 with residents of Maui County, and 56 with Kauai residents. The statewide data file was weighted on the basis of estimates of the number of householders by county and age from the American Community Survey of the U.S. Census, with equal gender counts assumed.

The sample design in the table below features expected sample precisions for the counties ranging from plus or minus 5.12 to 13.08 percentage points at the 95 percent confidence level and a precision for statewide results of plus or minus 4.06 percentage points.

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