Training course on Long-Term Care Insurance: Design and Implementation

Professional Development Training Course Outline

Category	Social Protection	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Long-Term Care (LTC) Insurance: Design and Implementation is a vital and increasingly urgent area of social protection, addressing the growing challenge of providing care and support for individuals with chronic illnesses, disabilities, or age-related dependencies who require assistance with daily living activities over extended periods. As populations age globally, the demand for long-term care services is escalating, placing immense financial burdens on individuals, families, and public health systems. LTC insurance schemes, whether public, private, or hybrid, offer a mechanism to pool risks and finance these costly services, ensuring access to quality care while protecting individuals from catastrophic expenditures and promoting dignity in old age or during periods of chronic illness. This specialized field focuses on designing sustainable, equitable, and efficient LTC insurance systems that meet diverse care needs and adapt to evolving demographic and societal trends. Training Course on Long-Term Care Insurance: Design and Implementation is meticulously designed to equip with the advanced theoretical insights and intensive practical tools necessary to excel in Long-Term Care Insurance: Design and Implementation. We will delve into the foundational concepts of long-term care needs and financing, master the intricacies of designing various LTC insurance models, and explore cutting-edge approaches to financing, benefit package design, service delivery integration, and risk management. A significant focus will be placed on understanding legal and policy frameworks, fostering multi-stakeholder collaboration, ensuring equity and affordability, and navigating the practical challenges of implementing and administering LTC insurance in diverse health and social care systems. By integrating industry best practices, analyzing real-world complex case studies, and engaging in hands-on policy analysis and simulation exercises, attendees will develop the strategic acumen to confidently champion and implement effective LTC insurance schemes, fostering unparalleled access, dignity, and financial security for those in need of long-term care.

Programme Curriculum

Training Course on Long-Term Care Insurance: Design and Implementation

Introduction

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Course Objectives

Upon completion of this course, participants will be able to:

1. Analyze the fundamental concepts of **long-term care (LTC) needs, services, and financing challenges**.
2. Comprehend the strategic importance and potential of **LTC insurance** as a social protection mechanism.
3. Master the principles and components of **designing different LTC insurance models** (e.g., public, private, hybrid).
4. Develop expertise in assessing and designing **sustainable financing mechanisms** for LTC insurance.
5. Formulate strategies for defining and prioritizing **LTC benefit packages and service delivery models**.
6. Understand the critical role of **actuarial analysis and risk management** in LTC insurance.
7. Implement robust approaches to **governance, regulation, and administration** of LTC insurance schemes.
8. Explore key **policy, legal, and institutional frameworks** for long-term care and insurance.
9. Apply methodologies for ensuring **equity, affordability, and access** in LTC insurance design.
10. Develop strategies for fostering **multi-stakeholder coordination and integration** with health and social care.
11. Analyze the **challenges and opportunities** of implementing LTC insurance in diverse contexts.
12. Design a preliminary **LTC insurance scheme component or reform proposal** for a specific country context.
13. Examine **global best practices and lessons learned** from successful LTC insurance implementations.

Target Audience

This course is essential for professionals involved in long-term care policy, health financing, and social protection:

1. **Social Protection Policymakers & Program Managers:** Designing and overseeing social security systems.
2. **Health Economists & Actuaries:** Specializing in long-term care financing and risk modeling.
3. **Social Care Professionals:** Involved in planning and delivering long-term care services.
4. **Government Officials:** From ministries of health, social welfare, finance, and planning.
5. **Insurance Industry Representatives:** Involved in developing and offering private LTC insurance.
6. **UN Agency Representatives:** From WHO, ILO, UNDESA.
7. **Civil Society Organizations:** Advocating for the rights of older persons and persons with disabilities.
8. **Researchers & Academics:** Studying long-term care systems and policy.

Course Duration: 5 Days

Course Modules

Module 1: Understanding Long-Term Care Needs and Challenges

- Define long-term care (LTC): scope of services (personal care, nursing care, social support) and settings (home, community, institutional).
- Analyze the drivers of increasing LTC demand: population aging, rising prevalence of chronic diseases and disabilities.
- Discuss the financial burden of LTC on individuals, families, and public budgets.
- Explore the continuum of care needs and the role of informal caregivers.
- Overview of global trends and challenges in LTC provision and financing.

Module 2: The Strategic Role of Long-Term Care Insurance

- Explain why LTC insurance is a critical social protection mechanism.
- Discuss how LTC insurance pools risks and protects individuals from catastrophic care costs.
- Analyze its contribution to ensuring access to quality care, promoting dignity, and reducing poverty.
- Explore the pathways through which LTC insurance can support both care recipients and caregivers.
- Introduce the concept of a comprehensive LTC system within broader social protection.

Module 3: Designing Different LTC Insurance Models

- Master the principles and components of designing various LTC insurance models:
    - **Public LTC Insurance:** Mandatory, universal coverage, often integrated with social security.
    - **Private LTC Insurance:** Voluntary, market-based products.
    - **Hybrid Models:** Combining public and private elements (e.g., public basic coverage with private top-ups).
- Analyze the strengths, weaknesses, and applicability of each model in diverse country contexts.
- Discuss the role of means-testing and eligibility criteria for public schemes.
- Case studies of countries implementing different LTC insurance models.

Module 4: Financing Long-Term Care Insurance

- Develop expertise in assessing and designing sustainable financing mechanisms for LTC insurance.

- Discuss various revenue sources: social contributions (payroll-based), general taxation, private premiums.
- Strategies for ensuring the financial sustainability and long-term solvency of LTC insurance funds.
- Analyzing the fiscal implications for government and the broader economy.
- Exploring innovative financing approaches and risk-sharing mechanisms.

Module 5: Defining Benefit Packages and Service Delivery

- Formulate strategies for defining and prioritizing LTC benefit packages.
- Discuss types of benefits: cash benefits, in-kind services, direct provision of care.
- Exploring different service delivery models: home-based care, community care, institutional care.
- Ensuring quality of care, person-centered approaches, and responsiveness to diverse needs.
- Case studies of benefit package design and service delivery integration.

Module 6: Actuarial Analysis and Risk Management in LTC Insurance

- Understand the critical role of actuarial analysis in LTC insurance design and sustainability.
- Discuss key actuarial assumptions: morbidity, mortality, claims incidence, care duration, cost inflation.
- Implementing robust risk management frameworks for LTC insurance schemes.
- Analyzing the impact of demographic changes and health trends on scheme solvency.
- Practical exercise: identifying key actuarial considerations for an LTC scheme.

Module 7: Governance, Regulation, and Administration

- Principles of good governance in LTC insurance administration.
- Discuss the roles and responsibilities of governing boards, management, and regulatory bodies.
- Ensuring transparency in financial management, contracting, and decision-making.
- Exploring administrative processes: eligibility assessment, claims processing, provider payments.
- Case studies of governance and administrative structures for LTC insurance.

Module 8: Equity, Affordability, and Access

- Apply methodologies for ensuring equity, affordability, and access in LTC insurance design.
- Discuss strategies for protecting vulnerable populations and low-income households from catastrophic costs.
- Exploring the role of subsidies, exemptions, and progressive financing mechanisms.
- Addressing geographical disparities and ensuring access in rural and remote areas.
- Case studies of efforts to enhance equity and access in LTC insurance.

Training Methodology

- **Interactive Workshops:** Facilitated discussions, group exercises, and problem-solving activities.
- **Case Studies:** Real-world examples to illustrate successful community-based surveillance practices.
- **Role-Playing and Simulations:** Practice engaging communities in surveillance activities.
- **Expert Presentations:** Insights from experienced public health professionals and community leaders.
- **Group Projects:** Collaborative development of community surveillance plans.
- **Action Planning:** Development of personalized action plans for implementing community-based surveillance.
- **Digital Tools and Resources:** Utilization of online platforms for collaboration and learning.
- **Peer-to-Peer Learning:** Sharing experiences and insights on community engagement.

- **Post-Training Support:** Access to online forums, mentorship, and continued learning resources.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call +254769199797

Certification

Upon successful completion of this training, participants will be issued with a globally recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

- Participants must be conversant in English.
- Upon completion of training, participants will receive an Authorized Training Certificate.
- The course duration is flexible and can be modified to fit any number of days.
- Course fee includes facilitation, training materials, 2 coffee breaks, buffet lunch, and a Certificate upon successful completion.
- One-year post-training support, consultation, and coaching provided after the course.
- Payment should be made at least a week before the training commencement to Fineskill Training Center account, as indicated in the invoice, to enable better preparation.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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