



Packet of Employee or Member Email Messages

The following are a series of eight different emails that can be sent to your employees or members. The “call to action” in all the emails is to encourage individuals to visit the Own Your Future website.

Please send each email individually and in chronological order over a period of time. For example, they can be sent once a day or once a week. You can decide what works for your organization. Use the provided “Subject” titles in the email content. Simply copy and paste them into your email.

Order of emails:

1. Message 1 - What is Own Your Future?
2. Message 2 - What is Long-Term Care?
3. Message 3 - Why Plan?
4. Message 4 - Long-term Care is Expensive
5. Message 5 - You're Not Covered
6. Message 6 - How Can I Start to Plan?
7. Message 7 - Real Life Examples
8. Message 8 - A Word from the Lieutenant Governor

Message 1-What is Own Your Future?

Subject title: Own Your Future: What is it?

Email content:

The Dayton-Prettner Solon Administration is sponsoring a public awareness initiative called **Own Your Future**. The purpose is to encourage Minnesotans to plan for their future long-term care needs and to give them the tools and knowledge they need to begin planning.

Our **employees (members)** know all too well the emotional and financial burden that can arise when caring for a loved one or aging parent who needs long-term care. We've all heard the term "Sandwich Generation" and many of our employees are in the middle of that – juggling work, raising a family, and in many cases, caring for an aging or disabled loved one.

By planning ahead for your future care needs, you can help alleviate the burden for your spouse, partner or those who will care for you when you need care. You can get help with your own future planning and learn more about how to be a caregiver, if that is something you are now doing. Please visit the [Own Your Future website](#).



Message 2—What is Long-Term Care?

Subject title: Own Your Future: What is Long-term Care?

Email content:

Long-term care refers to the kind of help with daily tasks you may need as you age or become disabled. It includes both medical and non-medical care to help with health and personal care needs. In fact, most long-term care is not medical care, but help with basic personal tasks of everyday life, sometimes called Activities of Daily Living. Whether thinking about long-term care needs for yourself or a loved one, it is important to understand that:

- Long-term care is not just about nursing homes or care for older adults. It can be care and assistance at home, in the community or in an assisted living facility. Young people can also need long-term care due to an accident, illness or injury. Informal services provided by community-based programs often using volunteers are also part of long-term care, such as home-delivered meals, chore services, volunteers drivers and caregiver support.
- Long-term care does not mean long-term care insurance. Long-term care refers to the type of help you need when you have physical or mental disabilities. Long-term care insurance is one product people can purchase to pay for long-term care services.
- Most of us who reach age 65 will need some long-term care. Women are more likely to need care than men and often need care for a longer period of time. This is because women tend to live longer than men do.

It is important to know about long-term care so you can understand all of your choices. Planning helps you stay in your home and choose the kind of care and help that you want.

Learn more about long-term care and the importance of planning at the [Own Your Future website](#).



Message 3– Why Plan?

Subject title: Own Your Future: Why Plan?

Email content:

Most of us have not given much thought to what we would do if and when the time comes when we need long-term care and need to rely on others to help us perform everyday tasks such as bathing and dressing. Seventy percent of those reaching age 65, at some point in their lives, will need long-term care. That can seem like a long time from now, but care needs are best met when they are planned for in advance before the need arises.

Why is planning important? Planning for future care needs can provide you with:

- Greater choice and control over how and where you'll get your care
- More financial security when you know that you can afford the type and amount of care you prefer
- Peace of mind knowing that you aren't going to be a burden to loved ones
- The ability to preserve income and assets to pass on to loved ones rather than using up hard-earned resources to pay for care

Learn more about long-term care and the importance of planning at the [Own Your Future website](#).



Message 4– Long Term Care is Expensive

Subject title: Own Your Future: Long-Term Care is Expensive

Email content:

If you have cared for a loved one with a long-term care need like Alzheimer's, you know how expensive it can be to provide care. On average, a year of care in a Minnesota nursing home costs over \$67,000. Care at home can be less costly, but can still average about \$20,000 for someone who supplements what their non-paid caregivers do with paid staff that provide care in the home. If you need round-the-clock paid care at home, the costs could easily average \$20,000 per month. Some people receive care in an assisted living facility, with average annual costs of \$40,000.

Learn more about long-term care costs and ways to pay for care at the [Own Your Future website](#).



Message 5– You’re Not Covered

Subject title: Own Your Future: You are Not Covered

Email content:

If you thought that Medicare, your private health insurance or a Medicare supplemental policy would pay for long-term care needs, you are not alone. Most people think these resources will pay, but the reality is that they only cover long-term care needs under very limited circumstances. They only pay for skilled and recuperative care and only for a very short amount of time. Most long-term care needs are for non-skilled personal care (sometimes called custodial care) and are typically needs that last for months or years.

Disability insurance helps replace a portion of lost income if you have a work-related injury, but not a long-term care need, and this type of insurance generally ends at age 65. You cannot rely on disability insurance to pay for long-term care needs.

The state’s Medical Assistance program (Medicaid) only pays for long-term care if you are poor or become poor paying for care. Most people end up paying for long-term care out of their own income and assets. Planning ahead gives you options for protecting your income and assets. It also preserves your independence and choice in how you receive care.

Learn more about ways to pay for long-term care at the [Own Your Future website](#).



Message 6– How Can I Start to Plan?

Subject title: Own Your Future: How Can I Start to Plan?

Email content:

Planning is important because there is a good chance most of us will need long-term care at some point. Don't wait until you are close to needing care to begin to plan. Many people do not plan because they don't know where to begin. Some "first steps" are relatively easy:

- Talk to your family about your needs and preferences
- Consider whether your current home is suitable for your needs if you became ill or disabled
- Review your existing coverage to understand what it will and won't pay for

The [Own Your Future website](#) offers some easy first-steps for planning including a "Planning IQ Quiz," which might even tell you that you have already taken some planning steps! The website also provides suggestions for the types of planning options that may be well suited to different people at different ages and life stages.



Message 7– Real Life Examples

Subject title: Own Your Future: A Personal Story

Email content:

Jody works full-time at a large health care company in the Twin Cities area. When she isn't working, much of her spare time is spent watching her two very energetic daughters in the wide variety of sporting teams that her husband coaches. Jody's mother lives in Colorado and, while still relatively independent, does need some support and care as she is aging. Jody knows it is only a matter of time before her mom may need more care than local friends or family can provide.

Despite such a busy schedule and so little free time, seeing the care needs her mom has, Jody has made some of her own plans for the future. When her company offered long-term care insurance a few years ago, she bought it so that she wouldn't have to worry about burdening her children or her spouse with her future care needs and so that their retirement savings would be protected should she or her husband need long-term care in the future.



“It's hard to take time to plan when I'm still raising a family and caregiving for my mom, but I know it is important to learn about choices and make plans for the future – whatever it might bring. I want to take control of my options and not have to rely upon my children.”

Learn how others planned for possibly needing long-term care. Get inspired by their stories at the [Own Your Future website](#).



Message 8 – A Word from Your Lieutenant Governor

Subject title: Own Your Future: A Word from Your Lieutenant Governor

Email content:

Own Your Future is an important initiative to help Minnesotans plan ahead and have more independence, choice and financial protection as they age. You've worked hard to save for the future – perhaps through your employers' 401K or other retirement plans. But an unforeseen long-term care need can wipe out your life's savings and compromise the care options that you have. That's why planning ahead to meet those needs is so vital. The [Own Your Future website](#) can help you do that.



“You are never too young or too old to plan for the future. We need to engage Minnesotans in a dialogue about the importance of planning now to ensure more control and better choices in meeting their future needs. The “Own Your Future” public awareness effort will help Minnesotans understand their options, make plans and be prepared to more fully enjoy their years ahead.”

Lt. Governor Yvonne Prettner Solon

