

Own Your Future – Minnesota initiative op ed piece

Many of us do a lot of planning in the course of our everyday lives. We plan vacations, dinner parties, weddings and, sadly, even funerals when we have to.

But when it comes to the possibility of needing long-term supports as we age or become ill or disabled, many of us fail to plan. And while no one likes to think about it, the reality is that 70 percent of us will need long-term care someday. Care can be very expensive and it isn't covered by Medicare or general health insurance.

We all know someone who has needed long-term supports as a result of an illness, disability or simply the frailties of aging. But what many of us learn the hard way is that long-term support needs are met most effectively when they are planned for. Planning gives us more control over care options, helps preserve hard-earned financial resources, and enables more independence and dignity at a time when it is needed most.

Planning ahead for long-term support needs does not have to be overwhelming. It isn't just about saving lots of money in case care is needed some day. There are many things we can do – even things as simple as talking to friends or family about our wishes should a time come when we aren't able to care for ourselves. Planning for long-term supports includes personal, financial, housing, legal and other issues.

Because it is so very important to plan ahead for these types of needs, and since many of us aren't quite sure how to best undertake this task, the State of Minnesota has joined over 26 other states and the U.S. Department of Health and Human Services in launching a long-term care awareness and education campaign called **Own Your Future**.

Specifically, beginning in early October, Governor Dayton and Lieutenant Governor Prettner Solon are sending letters to over one million households ages 40 to 65 telling them about the importance of planning ahead for long-term support needs and directing them to the Own Your Future website at mn.gov/ownyourfuture.

So what should people do when they receive the Governor's letter urging them to visit the Own Your Future website and begin creating a plan? They should go to that website to learn more about the issue and begin to own their future!