

Stephen A. Moses,
biography



Stephen Moses is Founder & President of The Center for Long-Term Care Reform in Seattle, WA (www.centerltc.com). Previously, Mr. Moses was President of the Center for Long-Term Care Financing (1998-2005), Director of Research for LTC, Inc. (1989-98), a senior analyst for the Inspector General of the U.S. Department of Health and Human Services (1987-89), a Medicaid state representative for the Health Care Financing Administration (1978-87), a HHS Departmental Management Intern (1975-78), and a Peace Corps Volunteer in Venezuela (1968-1970). He is widely recognized as an expert and innovator in the field of long-term care.

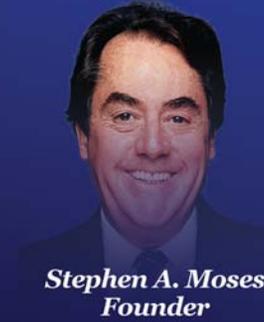
Mr. Moses frequently addresses professional conferences and is often quoted in the national media. *Senior Market Advisor* magazine put Steve Moses on its cover for its November, 2007 top-ten LTC insurance "Power List" edition. He has testified before Congress and two-thirds of America's state legislatures, has directed numerous national and state-level studies for the federal government, state governments, and private think tanks.

Mr. Moses specializes in correcting problems associated with "Medicaid estate planning," the practice of artificially impoverishing affluent people to qualify them for public assistance. He has had an impact on passage of several national statutes including the Deficit Reduction Act of 2005, which discouraged Medicaid planning abuses and unleashed the LTC Partnership programs.

Stephen Moses is the author of *Aging America's Achilles' Heel: Medicaid Long-Term Care*; *LTC Choice: A Simple, Cost-Free Solution to the Long-Term Care Financing Puzzle*; *The Myth of Unaffordability: How Most Americans Should, Could and Would Buy Private Long-Term Care Insurance*; *The LTC Triathlon: Long-Term Care's Race for Survival*; *The Realist's Guide to Medicaid and Long-Term Care* and many other widely distributed studies and reports. He is currently working on a book for the CATO Institute provisionally titled "*Long-Term Care: The Preventable Tragedy*."



*The Center for
Long-Term Care Reform*



Stephen A. Moses
Founder

*2008 National
Long-Term Care
Consciousness Tour!*

~ The Mission of The Center for LTC Reform ~

The Center for Long-Term Care Reform, Inc. is a private institute dedicated to ensuring quality long-term care for all Americans by promoting public policy that targets scarce public resources to the neediest, while encouraging people who are young, healthy and affluent enough to take responsibility for themselves.



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A special note from Stephen Moses,
Founder of The Center for Long-Term Care Reform



Welcome!

I want to thank you for taking your valuable time to join me and take part in The Center for LTC Reform's National Long-Term Care Consciousness Tour.

If you're at all familiar with me or The Center, you already know how excited I am to have the opportunity to spend this year out in the field. (For a broader view of the Tour, please see the "Goal of the Tour" section of this package.)

Because of my background in government, I've been "too close for comfort" to the successes and many failures of our well-intentioned Medicaid program for most of my adult life. You probably already know that my overall goal is to save Medicaid as an LTC safety net for the neediest, restrain its rising tax burden, and improve the program in the process.

Most don't remember that the issue of long-term care was added to the broad-reaching Medicaid program as a near afterthought. At its inception in the mid-60's, it was impossible to see how dramatically counterproductive this public policy would become. Today we see the perverse incentives that invite abuse and discourage responsible LTC planning. Not only has Medicaid become used as "inheritance insurance" for middle class baby boomers, it has lured them into a false sense of security regarding their own future long-term care needs.

On the surface, fixing these problems may seem like lofty, almost unattainable goals. However, it's my belief that - with the proper education, knowledge and mindset - this seemingly colossal task can be accomplished by taking several, *surprisingly simple*, steps in the right direction. The key hurdle is guiding and educating all the stakeholders into agreeing on which direction is "right."

This takes time. I often get asked how I keep from getting discouraged. I keep going forward because I know we are making progress - we're winning our share of battles. I'm proud to have had an impact on passage of several national statutes, including the Deficit Reduction Act of 2005 which shows the greatest promise of any to date.

We've still got much work to do. This Tour will give me greater access to local decision-makers than ever before. I want to sincerely thank all of the individuals and organizations who have shown generous financial and moral support to The Center and this Tour. I especially want to thank my Coordinating Sponsors, GOLDENCARE USA and American Independent Marketing (AIM) whose additional outlay of time and expertise helped make the broad scope of this Tour possible.

Please visit our Center for Long-Term Care Reform website (www.centerltc.com) or contact me (smose@centerltc.com) if you want to learn more or have specific questions.

Thanks again for joining me on the 2008 Tour!

Steve



2008 Long-Term Care Consciousness Tour

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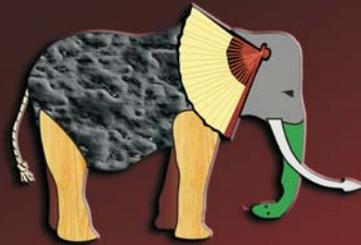
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How can anyone describe the whole until he has learned the total of his parts?

Goal of the Tour

The 2008 National Long-Term Care Consciousness Tour is a nationwide effort to raise awareness about the importance of rational public policy and responsible LTC planning.

Steve Moses, the President of The Center for Long-Term Care Reform, is excited to get "out in the trenches" touring the entire United States during 2008 in his Air Stream Travel Trailer, aptly named the "Silver Bullet of LTC." He will speak at large and small industry gatherings and work locally with LTC care providers, LTC insurance providers, policymakers, agents, financial planners, CPAs, lawyers, the media and the general public to focus on what's really important - raising awareness and encouraging legislative change in the long-term care arena.

Over the years, Steve has noticed that one of the largest obstacles to initiating meaningful and significant changes has been the vastly differing perspectives of the major stakeholders in the field of long-term care. Steve often likens these differences to the ancient Indian allegory of the "Blind Men and the Elephant." The major LTC stakeholders - the government, public, LTC providers, senior advocates, insurers, LTC financiers - are like the blind men who each have a *greatly* differing perspective of exactly what an elephant is since their experience is limited to their individual perspectives. (You may read a complete poem based on this Indian fable printed on the panel of this package behind the Tour Sponsor's inserts.)

Steve's nationwide tour concept rose from his goal to reach out to the different stakeholders who each have a different perspective of the "elephant of LTC." As Steve puts it, "They are pursuing public policies that, independently, they think benefit the overall cause, but which combined exacerbate the problem - they're all working at cross purposes instead of in coordination. While it's difficult to do, if I can help them to look up over the top of their own professional silos and see the perspectives of the others, we could build alliances that could initiate dramatic and sweeping changes that could have a very positive impact for generations of Americans to come."

To learn more about the 2008 Tour and The Center for Long-Term Care Reform, see a complete Tour calendar, schedule an appearance, find out how to receive Steve's LTC Bullets online newsletter, become a member of The Center or become a Tour Sponsor, please visit The Center's website at www.centerltc.com, call 206-283-7036 or send an inquiry to info@centerltc.com.

