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PATIENT MONEY

Getting Insurance for One's Frailest Years

By WALECIA KONRAD
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Damon Winter/The New York Times

The author, Walecia Konrad, and her son Stephen, who holds a photograph of Ms. Konrad's father, now 92.

Reader's Comments
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Be sure to understand your state's Long Term Care Partnership Program (LTCPP).

The LTCPP works in conjunction with the state's Medicaid program. Unlike traditional Medicaid, which generally requires you to deplete virtually all of your assets to qualify for Medicaid, the LTCPP allows you to retain some or all of your assets and still qualify for Medicaid.

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