

Understanding State Care Planning Councils

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To learn more about how to become involved in or start up a state care planning council Advisory Board call the NCPC at **800-989-8137**

Part 1 -- The State Care Planning Council

To understand how a state care planning council works and how it acts as a way for its members to attract requests for eldercare services from the public, potential participants must understand how everything fits together. Below is a description of the National Care Planning Council organization and how it relates to the state care planning council services that are provided and maintained by the National Council.

The National Care Planning Council

The National Care Planning Council is a for-profit Internet-based business that promotes planning for long term care. The Council provides public long term care resources on its website -- www.longtermcarelink.net. The Council also publishes books, booklets and pamphlets, owns and maintains state care planning council websites and acts as a valuable source of information for members of the public looking for direct help.

The National Council is not an association but a marketing support service for its members. Members pay a monthly fee for the following member benefits: 1) yellow-page-like ad listings on the Council website, 2) membership sales pages that produce direct requests for assistance from the public, 3) a commercial-free resource website for members' clients, 4) member discounts on books, 5) over 200 ghostwritten articles for members to use as their own, 6) long-term care specialty slide presentation systems and 7) at some point in the future, a designation -- CECP (Certified Elder Care Planner) -- the acronym for which the National Council owns a trademark right to use.

As of August 2008, the National Council had approximately 900 members, each paying a monthly fee for services. These members represent 25 different eldercare specialties. The minimum monthly fee for membership is \$8.00 a month, but additional charges are added for additional listing categories and additional states.

State Care Planning Council

A State Care Planning Council is a listing and referral platform for its members to offer the public long term care services and advice in one place. Membership entails paying a monthly fee to the National Care Planning Council for this service. To the public, the State Council is a recognizable name for a one-stop shop for eldercare services and advice. To its members, the State Council is a marketing and promotional opportunity that allows members to reach out to

more potential clients or customers to offer services or advice. Eventually there will be 48 State Councils in 48 states.

State Council members must also be members of the National Council. As such, they receive all of the benefits of National Council membership. They also receive additional benefits as State Council members. These include: 1) yellow-page-like enhanced ad listings on the State Council website, 2) enhanced sales pages on the state website that produce direct requests for assistance from the public and 3) permission to present themselves as members of their State Council and use the logo. Members of the State Council at this level are considered basic level members.

The minimum monthly membership charge for National Council and State Council membership at the basic level is **\$15.00** a month.

An example of a state care planning council that has been operating for four years is found at www.careUtah.com.

State Care Planning Council Marketing System

The State Care Planning Council Marketing System consists of Internet marketing strategies using a number of websites and search engine optimization techniques, combined with traditional promotional and marketing strategies. All websites are owned and operated by the National Council. The purpose of this system is to generate, for Directors and Advisory Board members, requests for assistance from members of the community. This system includes an organizational structure that is necessary for its operation. The organization requires appointing a Director over a Service Area and that Director organizing an Advisory Board to help provide service in that Service Area.

The system is organized so that Directors and Advisory Board members receive optimum marketing and promotional support and in turn benefit substantially more from using the Marketing System than basic level State Council members who do not have access to the Marketing System. An important component of the system is directed towards producing inquiries by promoting the veterans aid and attendance Pension benefit.

The use of the Marketing System is licensed by the National Council to the Director. Advisory Board members pay an additional monthly fee for the use of the system -- with permission of the Director and the National Council. This additional fee pays for additional marketing and personnel support from the National Council necessary to support the system and its Advisory Board users.

The National Council has determined or will determine geographic areas in State Council States that are called "Service Areas." Service areas are intended to contain approximately 100,000 seniors but the actual geographic area and the actual number of seniors in the service area may be fewer or more than 100,000. Actual service areas are ultimately determined by natural boundaries, extant of the geographic area, demographics of the seniors and other constraints. A senior is someone age 65 and older.

Advisory Board

Each State Council Service Area is represented by an Advisory Board. A Board represents from 8 to 15 eldercare specialty categories provided by individuals or companies. For example a typical Board may consist of individuals or companies

offering the following service categories: 1) geriatric care management, 2) non-medical home care services, 3) home health agency services, 4) hospice services, 5) reverse mortgage, 6) elder law consultations, 7) veterans benefits consultations, 8) retirement planning or financial services, 8) geriatric health care services, 9) Medicare insurance and long term care insurance, 10) home maintenance and support services and 11) seniors real estate and relocation services. Some board members may offer more than one service.

The Advisory Board is responsible for 1) coordinating requests for help from the State Council website and from direct phone calls, 2) for implementing the marketing system and 3) for providing individual services by coordinating efforts in helping families deal with eldercare. Membership on a state care planning council Advisory Board is by invitation only from the Director of the Service Area Advisory Board.

Advisory board members pay an additional **\$20.00** a month per specialty -- on top of their minimum **\$15.00** a month for National and State Council fees. The specialty fee covers the extra marketing support they receive from the National Council. The Director of the Advisory Board is generally exempt from paying this **\$20.00** a month specialty fee for his or her first year of service, but is required to pay the **\$15.00** a month basic fee for National Council and State Council membership. Under certain conditions, if the director does not meet staffing requirements for the advisory board, the director may have to pay the \$20.00 per month specialty fee for specialties that are not filled.

Advisory Board Director

The Director of an Advisory Board is selected and appointed by the National Council. Potential Advisory Board directors are interviewed over the phone and a determination is made whether that person would fit as a director in that person's Service Area. Directors pay a one-time fee to license and to set up the State Care Planning Council Marketing System from the National Council. A Director is assigned a Service Area by the National Council. Once approved, and after required documents have been signed and submitted, a Director is officially assigned to his or her Service Area. A Service Area will not be assigned to any other Director or Advisory Board for the term of the Director's License Agreement.

The director recruits his or her Advisory Board members based on instructions from the National Care Planning Council.

Advisory Board Specialty Categories

An eldercare specialty is a service provided by a licensed provider, a non-licensed provider or an adviser. The National Council has determined the specialty categories below that are the most congruent for Advisory Board members to have. Many of the specialty categories below could be broken down into additional services -- perhaps as many as 20 total. Advisory board specialty fees are charged based on the categories below and/or on non-overlapping specialties in that category. Any service within that category will be treated as belonging to that category.

Advisory Board members normally do not offer any overlapping or duplicate services with other members. As an example, there typically are not two reverse mortgage specialists or two elder law attorneys on an Advisory Board within the same Service

Area. On the other hand, a single specialty category could involve services that do not overlap. For example, under the care management category, the Advisory Board could have a care manager as well as a mediator as well as someone specializing in guardianships. In this case, the board can provide multiple services in a category but the specialty fee for that category must be paid for every individual offering a service within the category.

There may be a case where Board members offer one or more specialties that duplicate the services for someone else already on the Advisory Board. This can be handled in two ways. **Option 1:** If service specialties are duplicates, those individuals offering these services may agree between themselves to find an equitable way to share their duplicate services with the community. The specialty fee for duplicate specialties will be paid by each person offering the duplicate. **Option 2:** If individuals offering duplicate specialty services do not wish to arrange to share their services on the Board, one or more persons offering the duplicate service will not offer it as a service on the Advisory Board but must only offer a specialty service which is not a duplicate.

Here is the list of the specialty categories.

1. Care management, guardianship, conservatorship or dispute resolution
2. Non-medical home care provider
3. Home health agency – medicare-covered home care and hospice
4. Home maintenance, deep cleaning, remodeling and yard work
5. Veterans benefits -- consultant for the aid and attendance pension benefit
6. Geriatric health care practitioner or house call doctor
7. Reverse mortgage specialist
8. Elder law advice, medicaid advice and attorney-based estate planning
9. Non-attorney estate planning, tax planning, trust management services or end-of-life planning and services
10. Care facility or new home search, relocating, downsizing and real estate services
11. Insurance products, investments, retirement planning and financial advice
12. Medical equipment and disability aids
13. Home safety systems
14. Care facilities such as assisted living, adult day services or nursing homes
15. Funeral and burial preplanning

State Care Planning Council Website

State care planning council websites are designed to capture Internet users from that particular state as a result of public search requests for particular services in the state. Each state website uses the same design format which is recognizable to Internet visitors from state to state. State Council websites produce more requests for assistance per State Member than requests for that same person as a National Member listed on the National Site. The state websites are deliberately designed to produce these extra requests.

State Member listings and web sales pages are enhanced on state council websites over those same listings and pages on the National Website. Because of additional marketing support from the National Council, Advisory Board members receive, per member, more requests for help from the state website than regular State Council members.

Part 2 -- The Reward of Being a Director

The Director Benefits from Helping the Community with Eldercare Services

State Care Planning Councils are sponsored by the National Care Planning Council. The NCPC furnishes fledgling State Councils with a State Council website, public requests for help from that website, marketing materials, 11 categories of slide presentation systems, instructions for organization, operating instructions and marketing and promotional training materials.

State Councils are divided up into a number of service areas each of which is overseen by a Director. Service areas are assigned by the National Council. A suitable Director has to be someone who is used to putting additional time and effort into promotion and marketing in order to create income from sales of services or product.

Becoming a State Council Director has its rewards. First of all, the director can benefit financially by providing his or her services or products to a larger number of families needing help with eldercare. Secondly, the director can derive satisfaction from helping desperate caregivers who are in crisis mode and who are trying to find eldercare services or advice for their loved ones.

As an example of an existing State Care Planning Council go to www.careutah.com. To find out more about organizing a Council in your state call the National Care Planning Council at 800-989-8137 or email us at inquiry@longtermcarelink.net.

The Director is Focused on Solving Problems

It takes a unique commitment for Directors to solve problems first and make sales as a result of this. People who have this philosophy generally operate under the assurance that by offering service first, the demand for their products or expertise will eventually come to them. Sales of their services or products may not come from the people they help but may come from others as a result of referral. Or sales may come simply because members of the community appreciate the attitude of genuine and sincere interest in solving community problems.

Providing help and advice without expecting to be paid is somewhat similar to the concept "if you build it they will come." Those people who use this strategy for generating income, typically report achieving financial success as a result of this attitude of service first.

The Director Has a Passion for Helping People with Long Term Care or other Aging Issues

Oftentimes, helping people with long term care issues becomes a passion that transcends the desire for financial success. This passion often results in practitioners providing extra time or effort solving a caregiving problem without expecting to be paid. It is our experience that those individuals who have experienced the devastating effects of long term care with their own families are more likely to have this overriding desire to be involved.

On the other hand, no matter how altruistic we want to be, we must be able to generate income by helping people solve their problems. The saying, "What goes around comes around" is generally true. A Director with a passion for service will be successful using our model and will make money to boot.

The Director Recognizes the Strength of the NCPC Service Model and Makes It Work

Those individuals in the community who provide long term care services or advice recognize the need for helping the public find these services in one place -- a one-stop shop. Many professional care providers and advisers already have their own local networks for helping the public find suitable services. Unfortunately, these professional care provider and adviser networks often find themselves divided into two camps. The one camp -- care providers and medical providers -- are generally aware of each other and often refer back and forth. Rarely, do these people network with the practitioners in the other camp who provide legal advice, financial advice or special funding.

The National Care Planning Council model facilitates bringing non-medical and medical care providers together so they can more readily refer out each other's services. More importantly, we bring these care providers together with legal and financial people who can help solve the rest of the puzzle for long term care. This is the strength of our model.

The Director must understand the challenge of making our model work. It takes time and patience to get both camps in a Council service area comfortable with each other. The Director's job is to make this happen as quickly as possible and to provide the training necessary for members to make the model work.

The Director Requires Collaboration between all Council Members

Practitioners in the care provider camp are often reluctant to turn their clients over to practitioners in the financial and legal camp. They often have a concern that financial and legal people might take advantage of their clients and provide their clients services or products they don't need. Local Council groups are structured and organized to overcome this reluctance to work together. Once the care providers understand that their financial and legal counterparts are just as anxious to help the community solve problems, they will start to work together to provide an effective one-stop shopping service for anxious family members seeking help.

Our model is also structured to require collaboration between all Council members. Those people who join a local Advisory Board do so with the understanding that any requests for help that come through the Council's promotional efforts require referrals to other members of the group. Another important part of the collaborative model provided by the National Care Planning Council, requires Advisory Board members to uncover funding options and other family needs for other Advisory Board members. For some Board members, this means deriving income from uncovering the funds or care needs and for other members it means being paid from the funds or care solutions. This unique strategy allows for a complete long term care planning package that all members of the Council can participate in. Total planning, in turn, provides the most satisfactory outcome for members of the community seeking help from a local Council.

The Director is Committed to Promoting the Council

A successful Director will recognize that helping other members of the State Council team to be successful will also result in financial success for the Director as well. The Director must be willing to promote not only on behalf of himself or herself but also on behalf of the other members of the Council as well.

A successful Council will cooperate on marketing and promotional efforts in order to make the Council successful. The goal is to create a positive image of the Council in the community by providing reliable and trusted services. It is up to the Director to make sure this happens.

Part 3 -- Components of the State Council Marketing System

State Council Startup Package and Support Portion of the Marketing System

- State Council Website set-up for director and for board members
- Enhanced member websites for director and board members
- Twice monthly update of articles/news releases on enhanced member websites
- 100 color brochures
- 5 "Four Steps of Long Term Care Planning" books
- "About the State Care Planning Council" presentation system with instructions
- 40 booklets -- "Community Elder Care Resources"
- "Community Resources" seminar marketing system-- this includes 11 different slide presentations on 11 different subjects.
- Resource materials on CDs and also hard copy in a resource binder
- "State Care Planning Council Operations Manual"
- Startup support and training from the National Care Planning Council

Veterans Consultants Package Portion of the Marketing System

This is a major marketing tool for a State Council Director or a member of the Director's Advisory Board. Veterans and their spouses represent about 40% of the senior population. Hardly any veterans are aware of the aid and attendance Pension benefit and most veterans or their families are eager to attend presentations about the benefit. Generally, once a veteran or a family member has been made aware of the aid and attendance benefit, the veteran or a family member will eagerly seek out a consultant who can explain these benefits in more detail.

The problem, if any, with this marketing tool is not generating appointments but deciding which appointments to take and which veterans' households to send on somewhere else for help.

THE TRAINING PORTION

The training portion of the consultants package consists of four books to help you get your service started and to help you with continuing operations:

- "Operations Manual for the Veterans Benefits Consultants Package" 260 pages.
- "Aid and Attendance Handbook for Professionals and Consultants" with software. 495 pages.
- "How to Apply for the Veterans Aid and Attendance Benefit" 209 pages.
- "Medicaid Secrets" Medicaid planning strategies since the Deficit Reduction Act. 247 pages. This book is written by Elder Law Attorney Gabriel Heiser and published by Phyllis Publishing.

THE MARKETING PORTION

The marketing portion of the consultants package consists of the following components:

- A uniquely targeted, one-year listing of your services as a veterans benefits consultant that is tied to the most highly visited page on our website -- one that deals with veterans benefits.

Only those people who have purchased our consultants package are allowed to participate in this unique listing service.

- This popular page receives 4,000 to 5,000 hits a month, and you will likely receive a number of leads from this year-long listing. On average, our consultants are receiving about 10 sales leads a month from our lead system. This listing page is reserved only for veterans benefits consultants who own our consultants package. It produces more lead requests from site users than all of the other thousands of listings on our site combined. Our website -- www.longtermcarelink.net -- receives approximately 700,000 hits a month.
- For more information and to view a sample of this listing please go to www.veteransListing.com. Your listing on this page is linked to a unique veterans benefits website that we create for you. This is included in your consultants package.
- A uniquely targeted website. You receive two design options for this web site. To see the two examples of the targeted websites that we create for you please go to www.utahveterans.com or www.veteransutah.com. These are websites for Chris Merrill who is a veterans benefits consultant in Utah. Chris does planning for long term care and provides veterans benefits information, which is part of this service. By having additional websites to describe his veterans consulting service, Chris is generating more internet inquiries than he would with just his planning site.
- A PDF template for a color brochure to promote veterans benefits consulting. This brochure is an 8 1/2 x 11 document printed on both sides and tri-folded with a blank panel on the back panel for inserting your contact information.
- A packet of 20 veterans benefits booklets titled "Long Term Care Benefits for Veterans" to be used as an educational handout, as instructions for those who wish to file claims on their own and as the textbook for our presentation system described below. Your ownership of the consulting package allows you to purchase more booklets at our cost of \$1.50 apiece which includes printing, handling and shipping. You must order additional copies of this book in quantities of 20 or more.
- A seminar marketing system for educating groups on long term care benefits for veterans. The system includes 35 PowerPoint slides, 35 matching participant handouts for direct lecture without slides and a DVD with combinations of the 35 slides for 3 different length presentation options. This system is designed to mix and match slides to accommodate different groups or different presentation lengths of time.
- An article and news release packet containing 22 copyright-free articles on veterans benefits that you may use for any purpose. Examples of using these articles would include:
 - use on your website,
 - use on your personal blog,
 - as a mailer to your existing clients,
 - for newspaper or magazine feature articles or
 - for seniors publications.

THE BUSINESS STRATEGIES PORTION OF THE PACKAGE

Using VA Caregiver Contracts for Finding New Clients or Customers

In some states caregiver contracts or personal service contracts are becoming a popular strategy for Medicaid planning. These contracts can also be used to provide evidence of family care arrangements for obtaining the veterans aid and attendance Pension. If they are set up appropriately for Medicaid as well, you can provide additional billable services.

Using the Tax Requirements for Paid Family Caregivers to Cement Your Relationship

Anyone paying a family member or any nonprofessional individual to provide care in the home becomes an employer and under IRS rules must have an employer identification number, must pay Social Security, unemployment and Medicare taxes and must provide a W-2. Under certain circumstances, federal and state income tax must also be withheld. This is a requirement that many people choose to ignore to their detriment. You can use this requirement to provide necessary verification to VA for making a claim and by helping people use appropriate tax service companies, you can submit your relationship and charge for your services in providing help.

Using Compliance in Representation to Stay Ahead of Your Competition

VA is moving the application process to three regional offices -- St. Paul, Milwaukee and Philadelphia. Undoubtedly, this will allow the agency to better monitor non-accredited individuals and attorneys who are submitting claims. If you are complying with the regulations in the representation of claims you should have no problem. Your competitors who are not complying may get shut down. This gives you an advantage in staying ahead of those practitioners who are less informed and expanding your practice as theirs diminish.

Organizing a Long Term Care Planning Practice to Expand Services and Avoid Legal Restrictions

We believe that many individuals who are charging a fee for veterans benefits planning could run afoul of VA because this fee may be construed to apply to the application process as well. By organizing a long term care planning practice and covering a broader range of care planning issues, you can relegate the veterans consulting to a portion of a larger practice. The fees you charge can now relate to broader services and as long as your services are not exclusively for veterans benefits you should have an easier time in making a case for charging fees.

Understanding and Using Search Engine Optimization Strategies for Your Website

Regarding the creation of websites, many people believe that "if you build it they will come." Those who believe this come up against the stark reality that websites are oftentimes a waste of money if you don't understand how to use them to create leads. We provide you a number of strategies that we have learned over the years to optimize a website for search engines such that you create traffic to the site. This in turn should provide leads from that website.

Providing 15 Different Financial Strategies for Long Term Care Planning

We discuss the use of 15 financial strategies that can be applied by seniors to preserve assets, to accumulate wealth and to minimize taxes.

Obtaining the Pension Benefit for Personal Care Arrangements

About 70% of all long term care in this country is provided in the home usually by family members who are not paid for their services. The Pension benefit can be used to reimburse family members. This strategy can also be used to hire friends or private persons to provide care in the home at a cheaper cost and hiring professional care providers. This allows more care to be provided than would otherwise be available. In Chapter 6 of the Operations Manual we discuss in greater detail how to put together a personal care arrangement with the caregiver agreement, billing documents and tax services. The family will need your expertise in this area because it is unlikely they can put together these arrangements themselves and satisfy the documentation requirements for VA to approve payment.