

## Glossary

- Activities of daily living (ADL):** include bathing, dressing, eating, getting in and out of bed or chair, moving around and using the bathroom. Often they are referred to as “personal care”.
- Annuity:** series of regular payments over a specified and defined period of time.
- Benefit trigger:** criteria insurance providers use to determine when an individual is eligible to receive benefits.
- Benefit waiting period:** specified amount of time at the beginning of a disability during which services are received, but for which the policy will not pay benefits (also referred to deductible period or elimination period).
- Care setting:** means the place where users of care services live, such as nursing homes, assisted living facilities/sheltered housing or private homes.
- Cash (or cash-for-care) benefits:** include cash transfers to the care recipient, the household or the family caregiver, to pay for, purchase or obtain care services. Cash benefits can also include payments directed to carers.
- Formal care:** includes all care services that are provided in the context of formal employment regulations, such as through contracted services, by contracted paid care workers, declared to social security systems.
- In-kind benefits:** are those provided to long-term care recipients as goods, commodities, or services, rather than money. They may include care provided by nurses, psychologists, social workers and physiotherapists, domestic help or assistance, or special aids and equipment. They might also include assistance to family caregivers such as respite care.
- Family carers:** include individuals providing LTC services on a regular basis, often on an unpaid basis and without contract, for example spouses/partners, family members, as well as neighbours or friends.
- Informal carers:** is a terminology used often to refer to family carers, but, strictly speaking, this category includes also “paid” caregivers who are undeclared to social security and therefore work outside the context of formal employment regulations.
- Instrumental activities of daily living (IADL):** include help with housework, meals, shopping and transportation. They can also be referred to as “domestic care or home help”.
- Long-term care (LTC):** is defined as a range of services required by persons with a reduced degree of functional capacity, physical or cognitive, and who are consequently dependent for an extended period of time on help with basic activities of daily living (ADL). This “personal care” component is frequently provided in combination with help with basic medical services such as “nursing care” (help with wound dressing, pain management, medication, health monitoring), as well as prevention, rehabilitation or services of palliative care.

Long-term care services can also be combined with lower-level care related to “domestic help” or help with instrumental activities of daily living (IADL).

**(LTC) at home:** is provided to people with functional restrictions who mainly reside in their own home. It also applies to the use of institutions on a temporary basis to support continued living at home – such as in the case of community care and day-care centres and in the case of respite care. Home care also includes specially designed, “assisted or adapted living arrangements” for persons who require help on a regular basis while guaranteeing a high degree of autonomy and self-control.

**(LTC) institutions:** refer to nursing and residential care facilities (other than hospitals) which provide accommodation and long-term care as a package to people requiring ongoing health and nursing care due to chronic impairments and a reduced degree of independence in activities of daily living (ADL). These establishments provide residential care combined with either nursing, supervision or other types of personal care as required by the residents. LTC institutions include specially designed institutions where the predominant service component is long-term care and the services are provided for people with moderate to severe functional restrictions.

**(LTC) recipients (or care recipients):** people receiving long-term care in institutions or at home, including recipients of cash benefits.

**(LTC) workforce:** includes individuals who provide care to long-term care recipients. The formal LTC workers include the following occupations and categories: 1) nurses, as defined by the ISCO-08 classification (2221 ISCO code for professional nurses and 3221 ISCO code for associate professional nurses, providing long-term care at home or in LTC institutions (other than hospitals); 2) personal care workers (caregivers), including formal workers providing LTC services at home or in institutions (other than hospitals) and who are not qualified or certified as nurses. As per the draft definition in the ISCO-08 classification, personal care workers at home or in institutions are defined as people providing routine personal care, such as bathing, dressing, or grooming, to elderly, convalescent, or disabled persons in their own homes or in institutions (other than hospitals).

**Nonforfeiture:** a nonforfeiture benefit allows a policy subscriber who stops paying premiums to retain some coverage.

**Private LTC coverage arrangements:** they are primarily distinguished from public coverage programmes by their funding through voluntary non-income related premia, as opposed to taxes or compulsory social security payroll contributions. Typically, private insurers promote and sell the products on the market.

**Reimbursement insurance policy:** provides for a reimbursement, in whole or in part, of eligible LTC expenses incurred.

**Indemnity insurance policy:** provides for a fixed indemnity (cash benefit) paid to eligible recipients once they become dependent, regardless of whether LTC services are received.

**Reverse mortgage:** it is a special type of home equity loan under which one can receive cash against the current value of a home minus outstanding home-secured debt. The loan does not have to be repaid as long as the borrower continues to live in the home and it generally becomes due when the borrower dies, sells the home, or permanently moves out of the home.



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