



The **Federal** Long Term
Care Insurance Program™



FLTCIP CARE COMPASS Newsletter

Fall 2026

Trusted insights and practical care support to navigate aging with confidence.

Presented by FedPoint, the administrator of the Federal Long Term Care Insurance Program.

Welcome to the latest edition of *FLTCIP Care Compass*, a recurring digital newsletter offering valuable tips and resources to help enrollees, claimants, and their caregivers learn more about common aging and eldercare concerns. Each issue features a selection of articles written by experts in the field. These articles cover a wide range of topics, including health and wellness, mental health support, and the latest advancements in caregiving.

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Choosing the Right Facility:

Guidance for Your Journey

Selecting a residential living facility is a significant milestone—one that shapes your daily experience, sense of security, and overall well-being. Whether you're considering an assisted living facility, a skilled nursing facility, or a continuing care community, the process can be stressful. This guide is designed to help you navigate your options.

Your choice, your path

The decision to move into a residential living facility is deeply personal. While many prefer the familiarity of home, there are times when a residential living facility offers the safety, support, and specialized care needed for well-being. The journey begins with understanding your priorities: location, level of care, and the kind of community you wish to join.

Location matters. Choosing a residential living facility near family and friends can foster connection, ease the transition, and make visits more frequent. Transportation options are also important—some communities provide rides to appointments or shopping, which can be invaluable for maintaining independence.

Consider the levels of care available. If you're looking at assisted living, ask whether the facility offers higher levels of care should your needs change. Many find peace of mind in continuing care communities, where stages of support are available within one campus, minimizing the need for future moves.

Understand oversight and quality

In the United States, residential living facilities are regulated at the state level. Each state has its own licensing and oversight agency that sets standards for safety, care quality, staffing, and compliance. Before a facility opens its doors, it must be licensed, and ongoing inspections ensure standards are upheld.

Residents and families have the right to file complaints with state agencies, which investigate and, when necessary, enforce corrective action. Many states also have a long-term care ombudsman office, dedicated to advocacy and resolving concerns. Knowing which agency oversees residential living facilities in your state is essential for verifying licenses, understanding compliance, and ensuring accountability.

What to look for

When evaluating a residential living facility, ask questions that reveal the heart of its operations. How are care levels determined and reassessed? Is there memory care or skilled nursing onsite? What is the caregiver-to-resident ratio, and what training do caregivers receive? Registered nurses, staff turnover rates, and background checks are all indicators of quality and stability.

Safety is paramount. Inquire about emergency response systems, how entrances and exits are secured, staff availability around the clock, and how residents call for help. Amenities and daily life matter, too. Explore accommodations, activities, and whether residents can age in place or are encouraged to maintain independence.



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Choosing the Right Facility, *continued*

Financial transparency is crucial. Ask about base rates, what's included, and any additional charges for services like medication management or incontinence care. Clarify refund, transfer, and billing policies, and whether Medicaid or VA benefits are accepted.

Community culture shapes your experience. Meet staff and residents, observe interactions, and get a sense of the atmosphere. A welcoming environment, friendly caregivers, and a positive work culture contribute to a fulfilling life.

Compliance and quality should never be overlooked. Request recent state inspection reports and ask about accreditation. These documents offer insight into the facility's commitment to excellence.

Making an informed decision

It's wise to visit residential living facilities at different times—during the day, in the evening, and on weekends—to observe the community's rhythm. Take notes, compare answers, and trust your instincts. The right facility will not only meet your practical needs but also nurture your sense of belonging.

Remember, there is no single federal agency overseeing residential living nationwide; each state has its own regulatory body. Confirming the correct agency for your location is vital for peace of mind.

Choosing a residential living facility is more than a checklist—it's about finding a place where you feel respected, supported, and safe. Your journey is unique, and your well-being is the highest priority.

Caregivers Deserve Care, Too

When we talk about caregiving, we picture love, duty, and daily effort. We should also talk about health. Across the United States, an estimated 63 million people are caregivers, and too many put their own checkups, sleep, and recovery last.

A public story that reflects a private reality

In October 2025, Dolly Parton told fans she had not taken care of herself while caring for her husband, Carl Dean, and after his passing. She said, "I let a lot of things go that I should have been taking care of."

Her update resonated because it mirrors what millions experience: when someone you love needs you, your own health often slips down the list.



What the data shows

Caregiving comes with real health risks. The burden is heavier for many women. Nearly two thirds report emotional stress, and 45 percent report physical strain.

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Caregivers Deserve Care, Too, *continued*

Why self care feels impossible

Caregiving is intense, and often around the clock. The labor of care wears down caregivers' health; even those with resources are not exempt.

Many hit practical roadblocks: scheduling their own appointments, arranging rides, or simply finding spare time for exercise or housework. There is also the emotional weight, which can make caregivers reluctant to ask for help. Caregivers may feel they cannot risk "more bad news," or they fear creating extra work for family and supporters.

Real stories, familiar patterns

Some caregivers delay screenings for years. Others care at a distance and still feel overwhelmed, which makes basic self care hard. And many spouses skip their own appointments because their partner's needs feel more urgent.

Small steps that protect your health

- **Name your essentials.** List the top two health tasks you need this month: a screening, a refill, or a short visit with a primary care provider. Book them now. Scheduling reduces decision fatigue later.
- **Use short blocks.** Ten minutes for a walk, stretching, or quiet breathing is meaningful. If you cannot find an hour, use what you have.
- **Ask for coverage.** If you have family, friends, a faith community, or paid help, choose one task you can delegate this week. Even a single hour of respite supports your health and focus.
- **Make medical time routine.** Pair your appointments with the care schedule you already manage. For example, when you book your loved one's visit, add your own checkup to the same calendar block.
- **Protect your social ties.** Aim for one connection each week: a call, coffee, or an event you enjoy. Social support lowers stress and reduces loneliness.

Build support into the system

Health systems often focus only on the patient. Experts recommend screening caregivers for physical and mental health needs and connecting them with resources, such as respite and palliative care services. When caregivers receive support, they feel more confident and often provide better care.

If this is you, start today

If you recognize yourself in these stories, take one small step now. Book a routine screening you have delayed, or tell a trusted person what help you need this week. The goal is not perfection; it's progress that keeps your own well-being in focus.



Hospital Stays: Facilitating a Safe Discharge

When a hospital or care facility starts talking about a discharge plan for your parent or a loved one, it can feel overwhelming, especially if you're not sure they're ready. You are a vital part of the care team. With straightforward communication and a focus on safety, you can help design a plan that truly supports your loved one's next step.

Set the tone

Approach the process with calm and confidence. Treat discharge planning as a partnership with the clinical team. A steady, respectful tone encourages collaboration and keeps attention on what matters most: safety, clarity, and the right level of support.

Ask for a care conference

Request a meeting early so everyone aligns on the current status and next steps. This conversation typically includes the attending physician, nursing staff, a case manager or social worker, and therapists involved in mobility or activities of daily living. Use the time to review progress, risks, and resources such as home care or short-term rehab.

Share specific observations

Concrete examples help the team understand what will be required at home or in another setting. Describe what you have seen, not just what you feel.

Examples:

- "My father needs two people to help him walk to the bathroom."
- "My mother can't manage her medications on her own."
- "No one is available to provide continuous supervision."
- "The home has stairs she can't safely navigate."

Review objective assessments

Ask to see the most recent evaluations and go through them together. Physical therapy, occupational therapy, nursing, and cognitive assessments offer an objective view of mobility, safety risks, and the need for assistance.

Get a clear, detailed plan

A safe transition needs specifics. Ask who will provide care, what equipment is needed, what services are ordered, how medications will be managed, and how follow up will happen. Be honest about your capacity to help, so assumptions don't create risk.

Use the term "unsafe discharge" when warranted

If the proposed plan does not meet safety standards, say so plainly. This phrase signals the need for further evaluation and a better path.

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Facilitating a Safe Discharge, *continued***Involve leadership when helpful**

If guidance is unclear or issues remain unresolved, ask to speak with the nurse manager, director of case management, patient advocate, administrator on duty, or the facility ombudsman.

Request more time if it will improve safety

A short delay can allow for additional therapy, equipment delivery, or service setup.

Consider all appropriate settings and services

If home isn't the best fit yet, discuss short-term rehabilitation, skilled nursing care, additional therapy, home health services, and durable medical equipment. The goal is the right support at the right time.

Keep organized notes

Track who you spoke with, what was discussed, what you requested, what assessments show, and specific safety concerns you shared. Clear notes keep everyone aligned and help you advocate confidently.

You know your loved one best. Your insight, combined with the care team's expertise, builds the foundation for a safe, dignified transition. When you communicate clearly, stay engaged, and advocate with confidence, you help ensure your parent moves to the next stage of care with the right support.

Use a simple safety checklist**Home safety**

- ☒ Can your parent move safely from bed to bathroom
- ☒ Are stairs manageable
- ☒ Is continuous supervision required
- ☒ Is the home accessible

Medical needs

- ☒ Are medications complex
- ☒ Is wound care required
- ☒ Is oxygen or other equipment needed
- ☒ Are there fall or confusion risks

Support system

- ☒ Who is available to help
- ☒ Can that person provide care safely and consistently
- ☒ Are home services confirmed

Equipment

- ☒ Hospital bed
- ☒ Walker or wheelchair
- ☒ Bedside commode
- ☒ Grab bars
- ☒ Shower chair

Follow-up care

- ☒ Appointments scheduled
- ☒ Transportation arranged
- ☒ Home health care ordered when appropriate

If key elements are missing, ask the team to help address them before discharge.

FLTCIP Spotlight: A Guide for Informal Caregivers

As an informal caregiver, you provide essential support to individuals enrolled in the Federal Long Term Care Insurance Program (FLTCIP). This guide will help you understand the requirements for reimbursement, documentation, and invoice submission, ensuring your services are recognized and compensated accurately and promptly.

Who qualifies as an informal caregiver?

You may qualify as an informal caregiver if you are a friend, relative, or private caregiver, as long as you did not live with the person receiving care at the time they became eligible for benefits (and are not their spouse or domestic partner, depending on their coverage). Your role involves assisting with activities of daily living—bathing, continence, dressing, eating, toileting, and transferring—and your services are not arranged or supervised by a home care agency.



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A Guide for Informal Caregivers, *continued*

Important program rules to keep in mind:

- You are not eligible for reimbursement if you lived with the enrollee when benefit eligibility began.
- Relatives may provide care, but reimbursement for their services is limited to a set number of days per lifetime, depending on the plan.

Required documentation

To qualify for reimbursement, you must provide a copy of a valid driver's license, U.S. passport, or government-issued ID, and your Social Security number.

What counts as proof of payment?

Payments for your services must be made after care is provided. Acceptable proof includes canceled checks, bank statements, online bill-pay receipts, money orders, or payroll payments. Cash payments, checks made out to "cash," carbon copies, duplicate checks, or uncashed checks are not accepted.

Completing and submitting the Informal Caregiver Invoice

Fill out all fields on the Informal Caregiver Invoice. Incomplete forms are the most common cause of delays. Required information includes:

- claim ID
- your name and the name of the enrollee receiving care
- dates and times of service (rounded to the nearest quarter hour)
- activities of daily living provided
- approved hourly charge and daily totals
- check or transaction numbers for invoiced dates of service

Both you and the enrollee receiving care (or legal representative) must sign and date every invoice. If you are also the legal representative, a third-party signature is required.

Submission options

Invoices must be submitted through the enrollee's My LTCFEDS account. They can track your invoice status in real time, securely upload documents, or send inquiries about a claim in the brand-new FLTCIP Support Center. For alternative methods, visit the claims reimbursement section of LTCFEDS.gov.

Tips for faster reimbursement

To help you receive reimbursement quickly and accurately:

- Ensure all forms are filled out completely, signatures are handwritten, and all supporting documents are attached.
- Electronic funds transfer (EFT) is the fastest payment method. The enrollee must complete the Claimant Authorization of Claims Payments via EFT form and include a voided check or bank statement. EFT payments are typically processed within six business days after the invoice is received.

Following these steps will help you spend less time on paperwork and more time providing care. For more information, downloadable forms, and resources, visit LTCFEDS.gov. 

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The FLTCIP Support Center Is Now Live

Discover the new **FLTCIP Support Center**—a modern, all-in-one digital hub for Federal Long Term Care Insurance Program (FLTCIP) enrollees! Now, managing your coverage, submitting documents, and getting help is easier than ever, all from your secure [My LTCFEDS account](#). 

Highlights include:

- centralized inquiry management for quick updates and resolutions
- easy document uploads with instant confirmation
- secure Login.gov sign-in with multi-factor authentication

Enjoy streamlined support, faster processing, and a user-friendly digital experience—all designed to make your FLTCIP journey smoother. The FLTCIP Support Center is your gateway to reliable, accessible, and secure service!



Home Safety Webinars

Falls are a leading cause of injury among older adults, but many can be prevented with simple home changes. In our two-part webinar, we'll share practical strategies to reduce fall risks and explore the link between overall health and staying safe at home. [Register Now!](#) 

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