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## Book Review: Public and Private Responsibilities in Long-Term Care: Finding the Balance

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BOOKSHELF

# *Public and Private Responsibilities in Long-Term Care: Finding the Balance*

**By Jane Rupprecht Mulcahy**

***Public and Private Responsibilities in Long-Term Care: Finding the Balance*, edited by Leslie Walker et al. (The Johns Hopkins University Press 1998)**

Every attorney who makes the decision to practice elder law faces the question of what his or her personal position is on the responsibility for financing long-term care, because this is a central issue in serving the elder client's legal needs. Attorneys have to decide how they personally feel about assisting a client in spending down his or her assets, which might otherwise be used to pay for long-term care, to become eligible for public assistance.

*Public and Private Responsibilities in Long-Term Care: Finding the Balance* is a collection of perspectives that can help the elder law attorney in making an informed decision on the subject. The book frames the issue in the context of the symbiotic relationship between social theory and policy and the existing long-term care construct. It is con-

tended that the traditional juxtaposition of public versus private financial responsibility for long-term care may no longer exist because the boundaries of each have become so blurred.

The book first provides an outline of the current financing and organization of long-term care in the United States, including statistics and projections. Then, Part 1 of the book explores the theoretical context of the discussion, including a consideration of the relationship between political reasoning and actual government involvement in long-term care. Also presented is a look at the relationship between self-interested behavior and the general social welfare. This section includes a discussion of the topic in the context of cultural diversity. Finally, the theoretical construct of long-term care is viewed in terms of justice and prudence.

Part 2 of the book explores the policy responses to the public versus private long-term care dilemma. Some interesting responses are presented, including the public response of providing subsidies for private long-term care insurance to "jump-

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start" the program. Also discussed is the "cash and counseling" program, in which Medicaid home care recipients can choose between traditional manager-prescribed care, agency-delivered care, or its cash equivalent that is then used by the recipient to purchase needed services or devices. Also explored is the "service credit banking" program in which people can help

themselves by helping others through volunteerism. As described, "service credit volunteers" earn credit for every volunteer hour they provide to others. In turn, persons receiving services pay for them with credits they have earned or that have been donated by other volunteers. Finally, the regulation of "Medicaid estate planning" is discussed as a policy response to

individual behavior in the long-term care context.

In total, *Public and Private Responsibilities in Long-Term Care: Finding the Balance* is an informative, thought-provoking book. The different perspectives surrounding the public versus private debate are presented in a way that allows readers to make their own informed decisions on this timely topic.