THE MEDIA REALITY CHECK:
A Content Analysis of Recent News Coverage of Long-Term Care Insurance

Presented by:

OBJECTIVE

- Evaluate coverage of long-term care insurance in major consumer media by determining:

  - Overall accuracy of coverage

    - Misstatements

    - Incomplete information

  - Inclusion of basic facts

  - Omission of basic facts

METHODOLOGY

- Content analysis of articles on long-term care insurance appearing in major media from January 1, 2002 through June 30, 2004

- Analysis based on codes organized around three areas:

  - Basic facts about long-term care insurance

  - Misstatements about long-term care insurance

  - Omissions of basic facts about long-term care insurance

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METHODOLOGY

- ➢ Definition of Long-Term Care

- ➢ Definition of Long-term Care Insurance

- ➢ Qualifications for Long-Term Care Insurance

- ➢ Benefits of Long-Term Care Insurance

- ➢ Purchase Considerations

- ➢ Product Features

- ➢ Costs of Long-Term Care Insurance

- Codes developed in consultation with leading industry experts, including experts at MetLife

- Codes refined upon of review of articles

- Coding done in "context" of each article to ensure balanced and fair evaluation of content

METHODOLOGY

Factiva database

- *Boolean search string using "'long term care AND insurance' OR 'assisted living AND insurance' OR 'nursing home AND insurance'"* was basis of search

- 295 articles met initial search criteria

- Search supplemented with review of select publication websites to assure accuracy and completeness

- Each article abstract reviewed for content to ensure relevance to analysis

- 320 articles qualified for full review yielding 114 articles specifically focusing on long-term care insurance

MEDIA SOURCES

- AP Online
- Associated Press Newswires
- Dow Jones Business News
- Dow Jones Newswires
- Reuters News

- Business Week
- Consumer Reports
- Fortune
- Forbes
- Kiplinger's Personal Finance
- Kiplinger's Retirement Report
- Modern Maturity (AARP)
- Money Magazine
- Newsweek
- SmartMoney
- Time
- U.S. News & World Report

MEDIA SOURCES

- Arizona Republic
- Atlanta Journal-Constitution
- Boston Globe
- Chicago Sun-Times
- Chicago Tribune
- Cleveland Plain Dealer
- Daily News (N.Y.)
- Dallas Morning News
- Detroit Free Press
- Houston Chronicle
- Los Angeles Times
- Miami Herald
- Minneapolis Star-Tribune

- Newark Star-Ledger
- Newsday (N.Y.)
- New York Post
- New York Times
- Philadelphia Inquirer
- Portland Oregonian
- San Diego Union-Tribune
- San Francisco Chronicle
- Seattle Post-Intelligencer
- St. Petersburg Times
- Wall Street Journal
- Washington Post
- USA Today

MEDIA SOURCES
Number of Articles Per Year

- Trend over past 3 years shows increasing coverage of long-term care insurance

  - 26% increase since 2002

Number of Articles On Long-Term Care Insurance Each Year
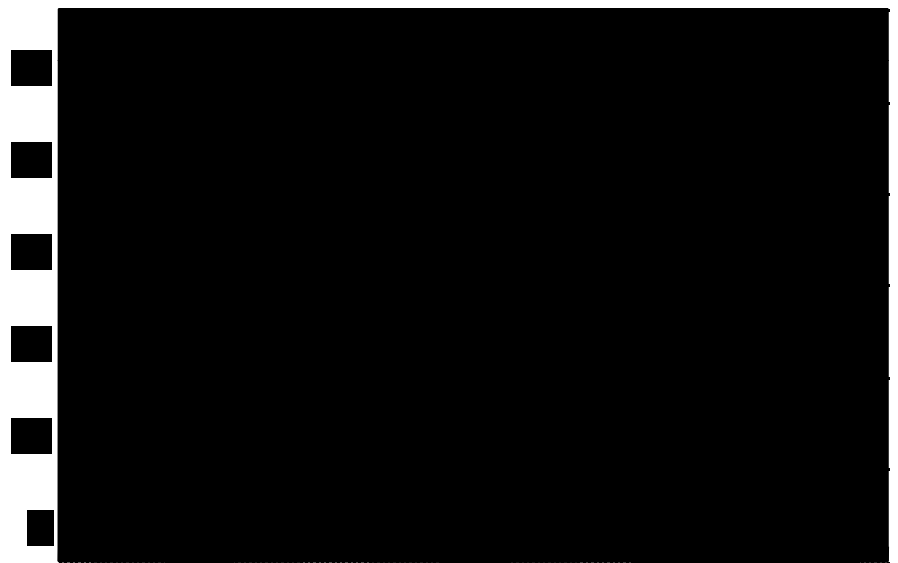
ANALYSIS

➢ Individuals who need long-term care need help with the Activities of Daily Living (ADLs).

➢ Long-term care services are delivered in a variety of places such as a nursing home, in your home, an assisted living facility, an adult day care center and a hospice facility.

➢ Long-term care insurance is one method of providing funds to pay for long-term care services.

➢ The older you are, the more likely that you will need long-term care.

➢ The time to plan for long-term care is before you need it.

➢ Long-term care insurance helps individuals protect their financial assets.

➢ Long-term care insurance helps provide individuals with dignity and choice to maintain a certain lifestyle.
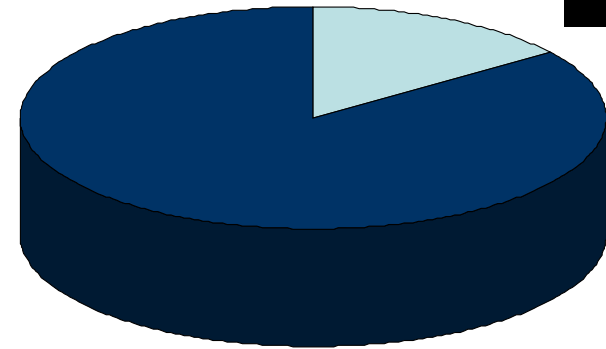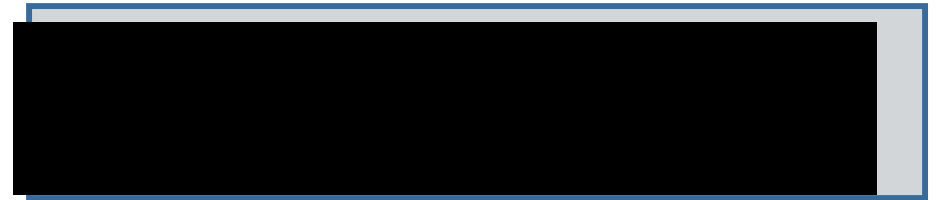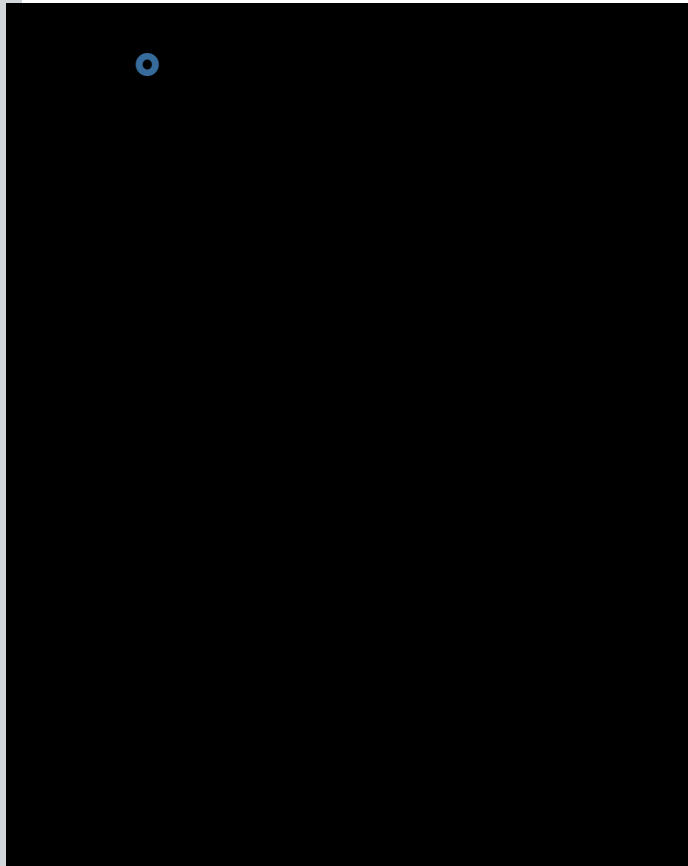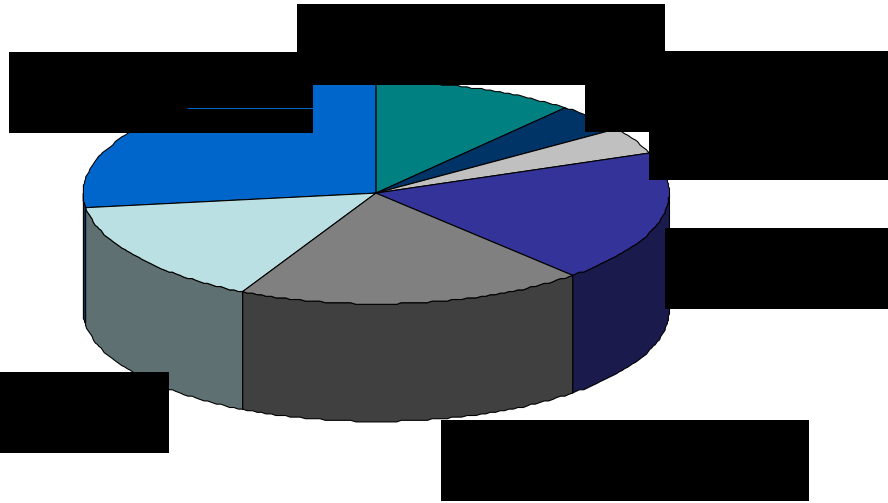
OVERALL RESULTS
Gaps In Coverage

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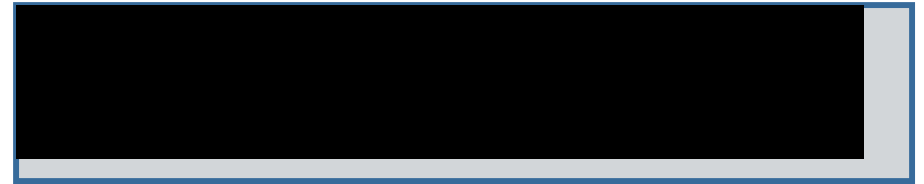
OVERALL RESULTS
Gaps In Coverage

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WHAT WE LEARNED
Gaps In Coverage

**Most Commonly Reported Gaps in Coverage
About Long-Term Care Insurance**

MISSTATEMENTS

OMISSIONS

WHAT WE LEARNED
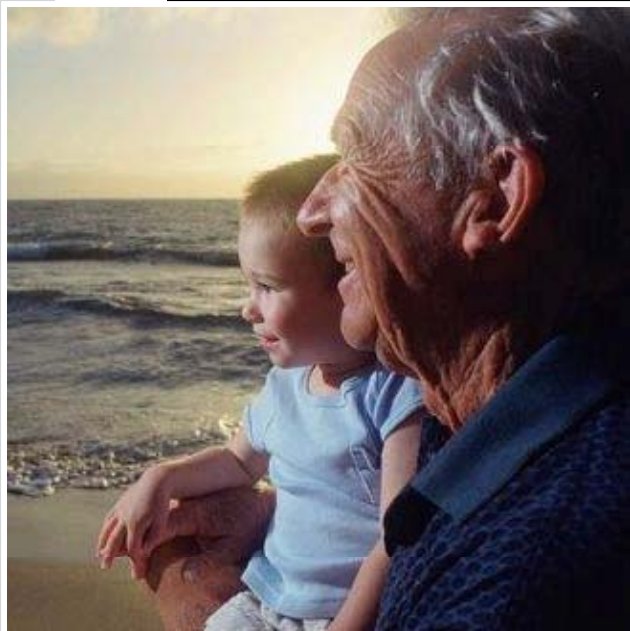## *Gaps In Coverage*

OBSERVATIONS & CONCLUSIONS

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