



SOCIETY OF ACTUARIES

Managing the Impact of Long-Term Care Needs and  
Expense on Retirement Security Monograph

**Can Long-Term Care Protection in Other Developed  
Countries Provide Guidance for the  
United States? Germany as an Example**

By Doug Andrews

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# Can Long Term Care Protection in Other Developed Countries Provide Guidance for the United States? Germany as an Example

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## Abstract

This paper presents comparative research with respect to a number of developed countries regarding the adequacy and sustainability of programs for care and support of the elderly of which long-term care (LTC) is one component. It may provide guidance to those in the United States by helping to place the adequacy and sustainability of their programs for care and support in an international context. It suggests that the approach to LTC used in Germany of mandated social insurance provided by private sector insurers would be worthy of consideration for implementation in the United States.