1. Residents of study area
2. Enrolled in Citizen’s Health Insurance
3. Newly certified as being eligible for LTCI benefits between April 1, 2000 and February 29, 2008
4. Not received long-term care services prior to April 1, 2000

1,020 satisfy the above 4 conditions

Excluded

432 hospitalised or institutionalised at the time of their first certification of being eligible for LTCI benefits

588 not hospitalised or institutionalised at the time of their first certification of being eligible for LTCI benefits

Excluded

23 who did not have income level for determining premiums at the time when the first certification was made

565 individuals analysed