November is LTC Awareness month.  Long-Term Care is defined at the assistance required to perform your normal activities of daily living, such as bathing and dressing.  **Several of my clients have been impacted by a family member or friend that has needed long-term care services.**  While, it’s very rewarding to be a caregiver, it can deplete your finances and cause an emotional and physical toll.

I am writing to you today to see if you have given any thought to what your plan will be when you need assistance.  If you have not considered your options – perhaps now might be a good time!

**Long-term care insurance is way to plan!**

**A few questions we are frequently asked:**

**Is Long-Term Care Insurance (LTCi) affordable?**  YES!  Policies can be designed around any budget.  Our usual rule of thumb is if you have $250,000-$3 million dollars saved for retirement, you should consider LTCi.

**Do I have to go to a Nursing Home?** NO!  LTCi gives you the freedom of choice!  Home Health Care, Adult Day Care and Assisted living facilities are covered along with Nursing Facilities.

**Can my family be paid to take care of me?** YES!  Some policies provide a cash feature.  You can access part of your benefit in cash and use it however you want!

**Will Medicare pay for long-term care?** NO!  Medicare pays for skilled care for a short period of time – if you meet their criteria such as, a 3 day prior hospital confinement.

**Is Medicaid available to me?** NO!  Medicaid is designed to help the poor.  You will have to spend-down most of your assets to qualify for Medicaid.  And they have a 60 month look-back on any transfer of funds.

**Why should I consider this now?** LTCi is priced by age and health.  You are the youngest and hopefully, most healthy that you will be right now!

With advances in medicine and technology, we are living longer – that does not mean that we are living without the need for care.  As our age goes up, the requirement for dependency rises as well.

Click this link for more information and to request a quote.

[www.insertlink.com](http://www.insertlink.com)

Thank you for your consideration!